

CENTRAL  
BUSINESS COLLEGE

How to  
Get on in the  
World.

STRATFORD, ONT.

W. J. ELLIOTT, PRINCIPAL.

LONDON PTE & LITHO CO

LP F5012 1900 C427

Students can enter at any time.



*The* EDITH and LORNE PIERCE  
COLLECTION *of* CANADIANA



*Queen's University at Kingston*

*Handwritten in cursive script, likely a library stamp or signature, reading: "The Edith and Lorne Pierce Collection of Canadiana"*





# PLAIN FACTS

**D**ear Reader, — In presenting to you this Prospectus, and asking for a careful perusal, we desire to assure you that the facts herein presented for your consideration are unvarnished statements concerning our Institution and its work. We offer no assertion whatever on which we are not willing to stake our highest honor, and in this sense we place in your hands a worthy exception to the general style of College Catalogue. The substantial recognition attained by this Institution among the leading business and professional men throughout the Dominion, the emphatic indorsement of its many patrons, the earnest, enthusiastic support of its many pupils and friends, evince the fact that the high claims here made for the Institution are in the truest and highest sense justified. The teachers are earnest, enthusiastic workers, thoroughly competent, and pre-eminently successful as educators, and the Institution is in every particular what it claims to be, a **progressive, well-equipped, thoroughly efficient business training school.** The course of instruction as herein presented is the result of many years of experience, and is eminently practical and systematic. The success of our College shows that it meets the wants of the business community, and those seeking a broad, comprehensive business education are earnestly requested to ponder these pages carefully and to visit the Institution before deciding to go elsewhere. Knowing the merits of our school, we invite the most searching investigation, as well as invite the most critical examination of our work, rooms and appointments, for by these and these only do we wish to be adjudged worthy of the confidence and patronage of the public. **Visit the Institution and give the work and appointments of the school an opportunity to speak for themselves.**

KINDLY  
ACKNOWLEDGE  
RECEIPT  
OF THIS  
CATALOGUE.

We pledge to you a continuation of our most earnest efforts to promote the welfare of our patrons, and if at any time you decide to favor us with your presence, you may rely on the most thorough and energetic work on our part to produce entirely satisfactory results.

**W. J. ELLIOTT,**  
PRINCIPAL.

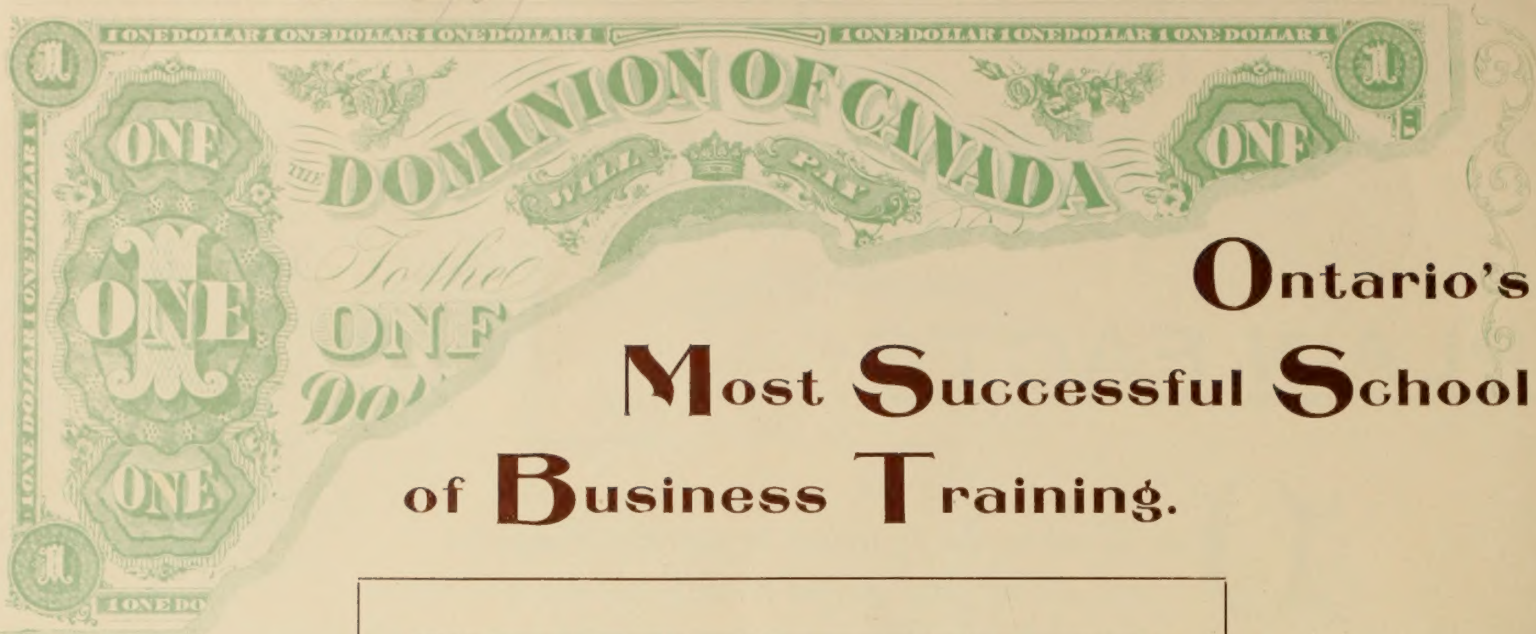
**REFERENCES: ALL STRATFORD,  
AND OUR THOUSANDS OF FORMER PUPILS.**

How to  
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Secure an Education

AT THE **CENTRAL**  
**BUSINESS COLLEGE,**  
STRATFORD, ONT.







Ontario's  
**M**ost **S**uccessful **S**chool  
of **B**usiness **T**raining.



The Building in which is located

*Central Business College.*

**STRATFORD, ONT.**

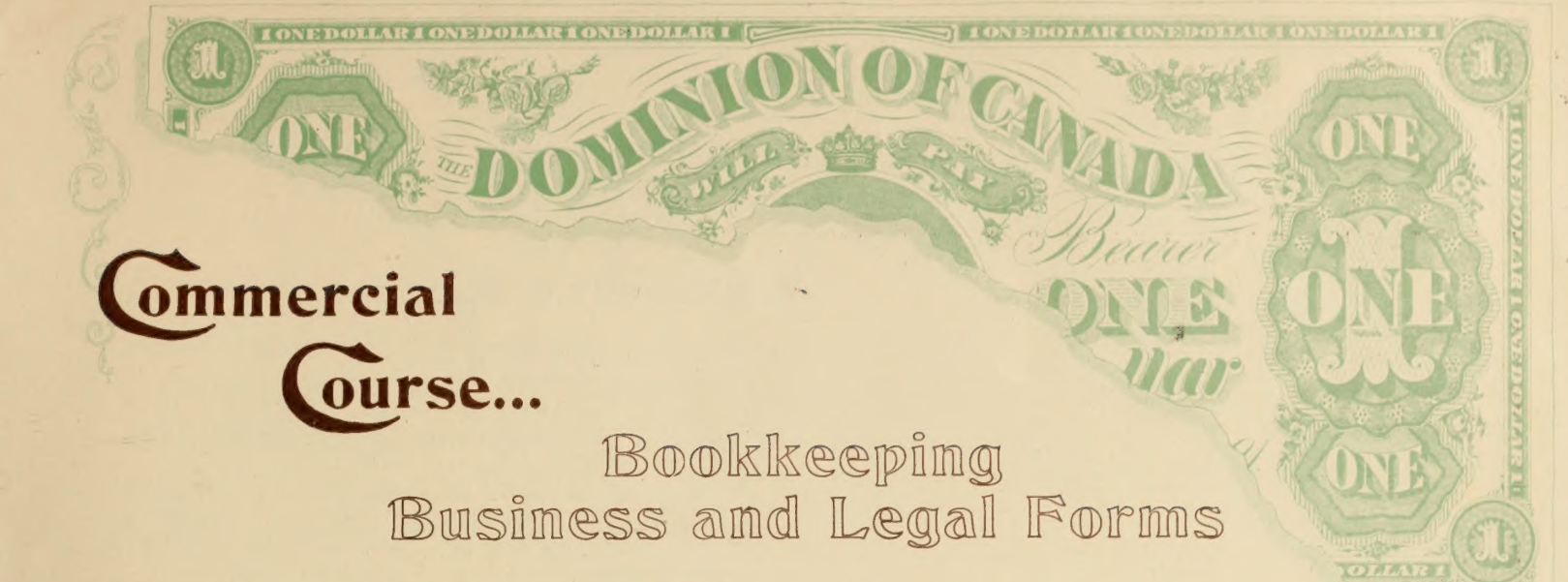
THE LARGEST AND MOST BEAUTIFUL BUSINESS BLOCK IN THIS CITY. IT IS OPPOSITE THE POST OFFICE. ENTRANCES TO THE COLLEGE ARE FROM MARKET AND ERIE STREETS. □ □ □ □ □ □ □ □ □ □

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STRATFORD, ONT.







## Commercial Course...

Bookkeeping  
Business and Legal Forms

Business Penmanship

General Correspondence

Commercial Arithmetic

Spelling

Commercial Law

Rapid Calculations

Actual Business Practice and Office Work

Wholesaling      Retailing

Commission      Banking      Manufacturing

Importing      Joint Stock Companies

## Shorthand Course...

The Isaac Pitman System of Shorthand  
Typewriting, on Remington, Caligraph,  
Smith-Premier, Yost and Jewett Machines

Clear, Rapid Business Penmanship

Spelling and Dictation

Manifolding and Use of Mimeograph

Business Forms and Letter-Press Copying

Business Correspondence

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STRATFORD, ONT.



THE **DOMINION OF CANADA**

To the **ONE DOLLAR**

**A STUDENT'S SUCCESS.**

**ONE DOLLAR**

**ONE DOLLAR**

**ONE DOLLAR**

**ONE DOLLAR**

DONALD McDONALD, Brooksdale, Ont., now assistant manager, Geo. Hilsendagen, wholesale bicycle dealer, 310 Woodward Ave., Detroit, Mich. Present salary \$1,200.

About eight years ago, while in public school at Brooksdale, my teacher placed on my desk a catalogue of the Central Business College, Stratford, and said, "If you want to go to a good business college, go to that one." A few weeks after, I entered your institution, and my education on entering was equal to that required for entrance to High Schools. As I look back to the pleasant and profitable time I spent at your college, I can honestly say that I am glad I decided to secure a business education, and I will ever think well of the old school that gave me a good start in business life.

On coming to Detroit I secured a good situation at \$10 a week, and after four months got \$15 a week, at which my salary remained for quite a time. I am now employed by Geo. Hilsendagen, 310 Woodward Ave., Detroit, as assistant manager, at \$1,200 per annum. The big salaries do not come at once, but if a person is careful and attentive to his duties he will always receive a good compensation. I often meet in this city graduates of your school, and several of my old classmates are employed in Detroit, and they are all doing well. They join with me in wishing the C. B. C. every success.

Yours sincerely,  
DONALD McDONALD.



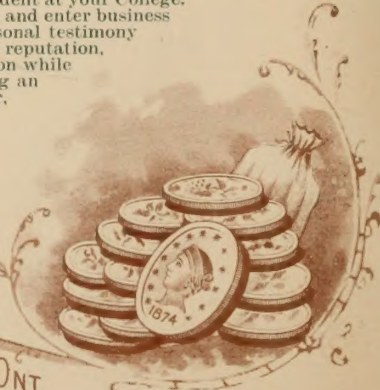
**THIS BEAUTIFUL DESIGN, A FAVORITE WITH AMERICAN PENMEN, WAS EXECUTED BY ONE OF OUR STUDENTS.**

I desire to return my thanks to you and your able staff of assistants for the kindness shown to me while a student at your College. While teaching public school in Kent County, in the vicinity of Blenheim, I decided to change my line of work and enter business life. After making careful inquiry concerning the different colleges in Western Ontario, and securing personal testimony from students who had attended each, I could not do otherwise than select the one bearing the highest reputation, especially among its own patrons, and therefore entered your institution. My success and satisfaction while under your care could not have been greater, and my good fortune in immediately securing an excellent position as bookkeeper in this city, the work of which I have no difficulty whatever, leads me to congratulate myself on the change I made in my work, as well as on my selection of a school. To anyone contemplating a course in a business college I would strongly recommend them to go to Stratford.

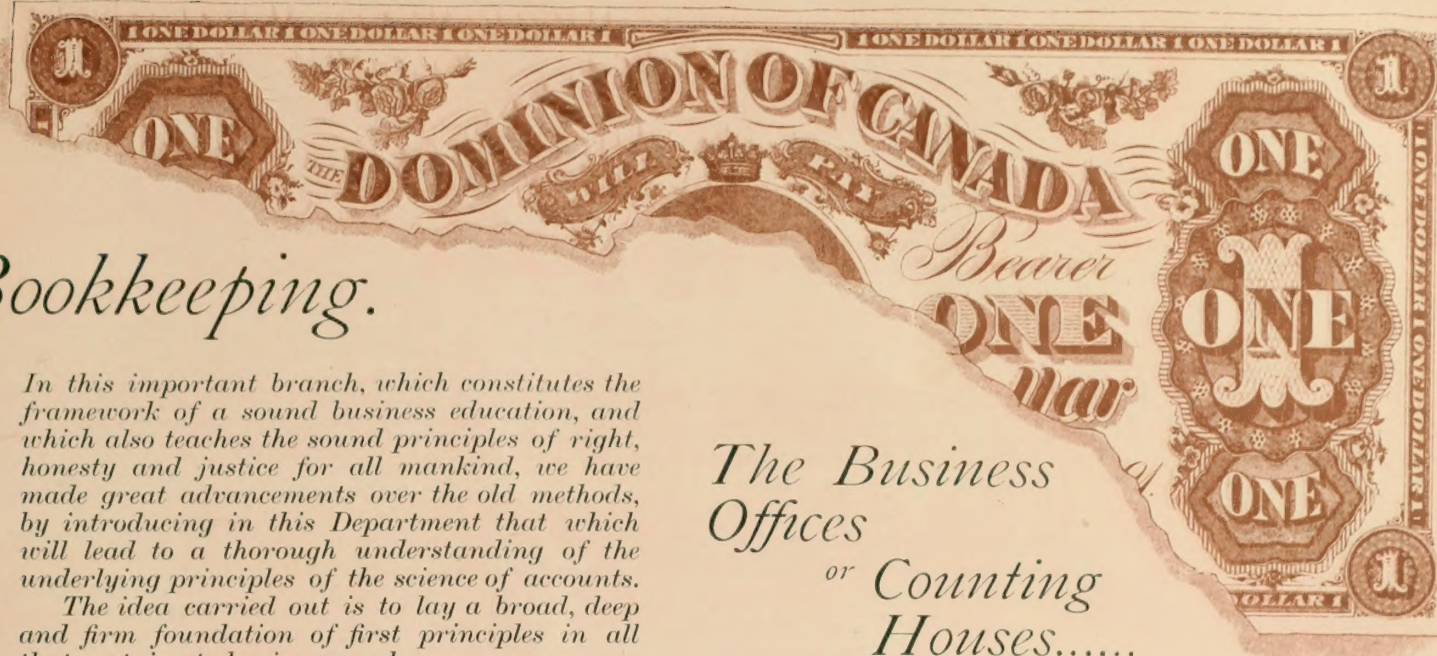
A. McEWEN, DETROIT, MICH.

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# Bookkeeping.

In this important branch, which constitutes the framework of a sound business education, and which also teaches the sound principles of right, honesty and justice for all mankind, we have made great advancements over the old methods, by introducing in this Department that which will lead to a thorough understanding of the underlying principles of the science of accounts.

The idea carried out is to lay a broad, deep and firm foundation of first principles in all that pertains to business work.

In this Department the subjects of Journalizing, Posting and taking Trial Balances are thoroughly and practically taught. The student is thoroughly drilled in the correct and practical use of that most important record, the Cash Book. He is taught practical methods of making Balance Sheets and Closing Books in Individual, Partnership, Joint Stock or Corporation Business.

## Practice in Bookkeeping.

The methods used in this Department are entirely practical and of the same nature as the duties actually performed by a bookkeeper and business manager in a business house. The student is furnished a capital, and opens a set of books of the same forms and size as are suitable for a general merchandising business. He makes his deposit at the college bank, leases an office, and performs every duty that would devolve upon a person in actual business on starting a new business enterprise. He is supplied with every kind of commercial blanks, of the same form and style as used in first-class houses. He orders goods from wholesale firms, which orders are filled promptly, and in due time he receives invoice, freight bill, etc. This work is continued (all letters actually going from the student to the firm) until he has become familiar with the leading forms of books used in mercantile houses, and is able to draw up all common legal papers, contracts, etc. There is no dead paper in this Department, as every transaction is as real as any ever made in the marts of actual commerce. Every set of books is as different from every other set as are the books of business houses.

No student can complete the work of this Department and not be able to take charge of any set of books.

## The Business Offices or Counting Houses.....

Consist of a long and continuous line of handsome elevations with glass windows extending along the side of the Business Practice Department, and embracing a series of magnificent Business Offices, or Counting Rooms. These offices are dignified in appearance and graceful in design, and each is thoroughly equipped with fine counter desks, drawers, and all the varied paraphernalia essential to successful office work. They are also provided with attractive signs with gold letters bearing the name of each concern, and indicating the official capacity or clerical position of the different students, such as Cashier, Receiving Teller, Paying Teller, Discount Clerk, and others. Each office is likewise furnished with a complete set of books of the best quality and manufacture, each set being arranged and adapted to the special requirements of the business conducted by the office for which it is designed. These books are all supplied at the expense of the College, and provided for the free use of the students in their extended and comprehensive course of business practice. The business offices represent a community of Bankers, Railroad Companies, and Wholesale or Commission Merchants, etc.

### To whom it may concern :

After two years of tedious public school teaching, I gave it up as a financial failure. I had a second-class certificate, but that did not count for anything in the business world, so I decided to have a thorough business education. I chose your school, the Central Business College, Stratford, Ont., for its reputation and the quality of work turned out in the line of penmanship. The terms I spent in your college were very profitable to me. Your teachers are able and painstaking men, who win the confidence of the pupils. The courses of study are thorough, practical, and up to date.

Immediately on graduating I secured lucrative employment, and through the reputation of your college and your assistance, I secured my present position as Principal in the Glick Business College, Concord, New Hampshire. This employment is more remunerative and much more pleasant than public school teaching. I would advise any person who desires a business education to attend your school, and I know they will not be disappointed. Your record of placing students in positions during the past year is an enviable one.

Hoping you will have the success which you so much deserve,  
I am,

Yours sincerely,

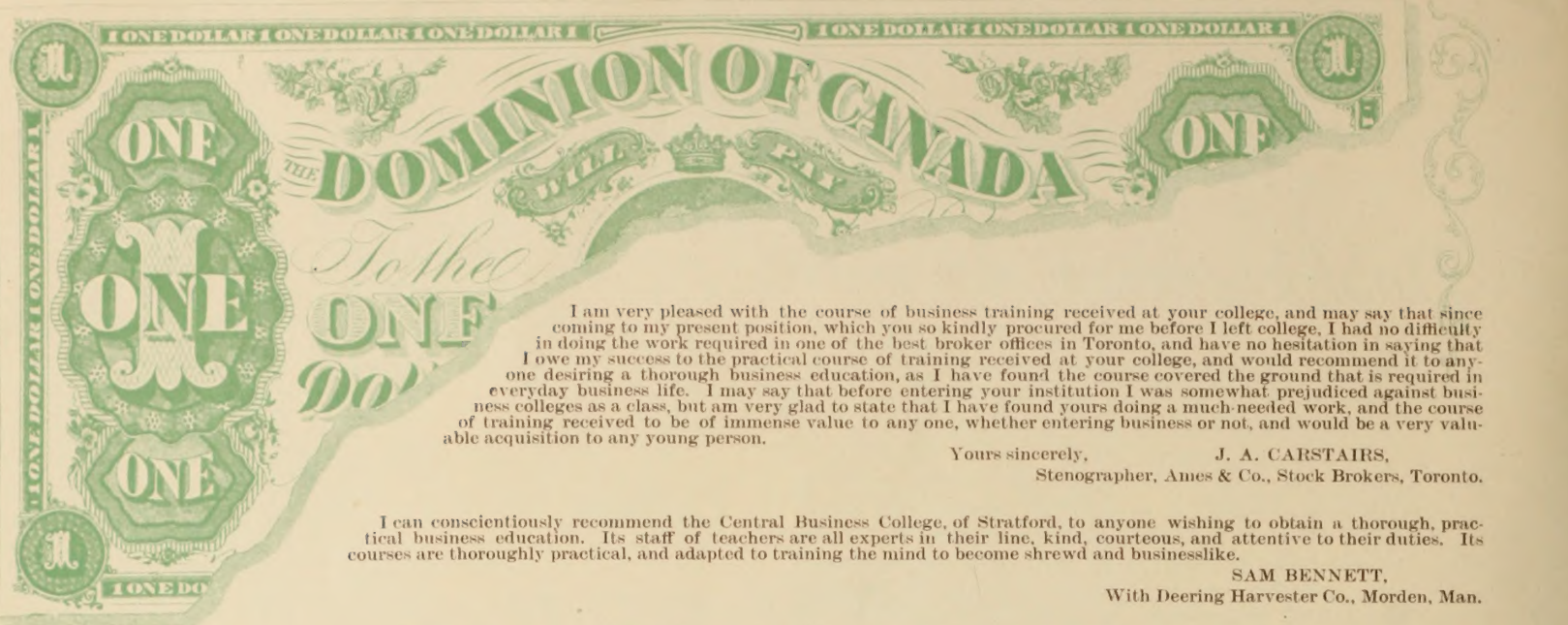
O. K. STEPHENSON,  
Formerly of Arthur, Ont.

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# THE DOMINION OF CANADA

To the ONE Do

I am very pleased with the course of business training received at your college, and may say that since coming to my present position, which you so kindly procured for me before I left college, I had no difficulty in doing the work required in one of the best broker offices in Toronto, and have no hesitation in saying that I owe my success to the practical course of training received at your college, and would recommend it to any one desiring a thorough business education, as I have found the course covered the ground that is required in everyday business life. I may say that before entering your institution I was somewhat prejudiced against business colleges as a class, but am very glad to state that I have found yours doing a much-needed work, and the course of training received to be of immense value to any one, whether entering business or not, and would be a very valuable acquisition to any young person.

Yours sincerely,  
J. A. CARSTAIRS,  
Stenographer, Ames & Co., Stock Brokers, Toronto.

I can conscientiously recommend the Central Business College, of Stratford, to anyone wishing to obtain a thorough, practical business education. Its staff of teachers are all experts in their line, kind, courteous, and attentive to their duties. Its courses are thoroughly practical, and adapted to training the mind to become shrewd and businesslike.

SAM BENNETT,  
With Deering Harvester Co., Morden, Man.

I feel safe in recommending your college as the best institution in Canada in which to secure a thorough business training in the least time.

S. SCHURTER,  
Clifford, Ont.

Your teachers manifest an earnest desire to see rapid and thorough advancement of those under their care. The pupils are ever busily engaged and never spent a foolish hour. I am proud of the choice I made in going to Stratford, and unhesitatingly say that your school is worthy of the best patronage.

FRED. M. SYPHER,  
Delmer, Ont.

This school is finely equipped with everything to thoroughly qualify young men and women for responsible positions in life. Pupils leaving can truthfully say that their time has been profitably spent.

R. GENSMER,  
Sarnia, Ont.

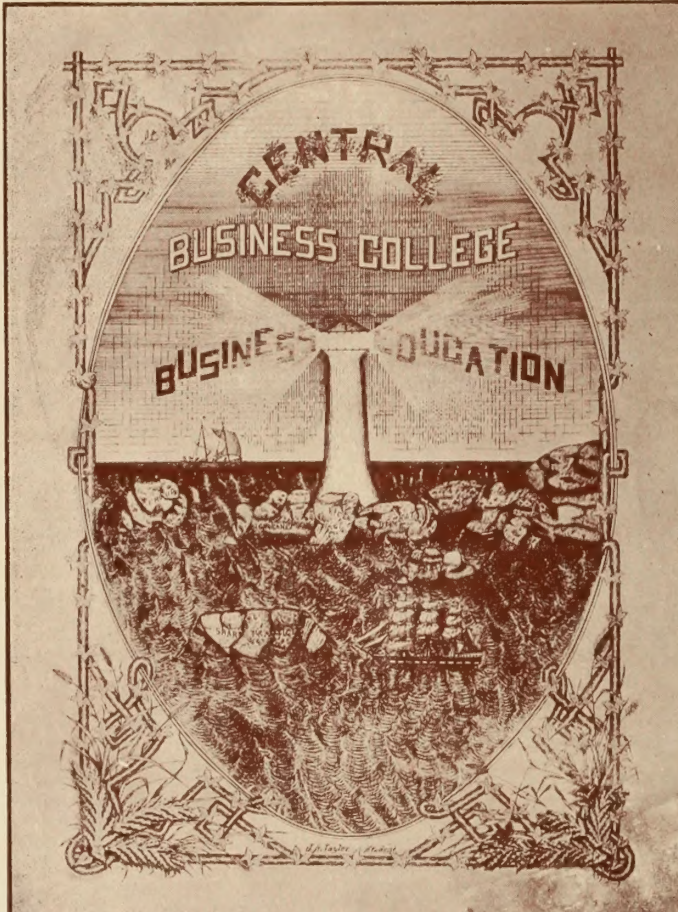
The college not only offers superior advantages, but has a staff of teachers who look carefully after the educational, moral and social welfare of the student.

T. W. O'NEIL,  
Teacher, Cheltenham.

TO WHOM IT MAY CONCERN :

This certifies that I have taken a course of training at the Central Business College, Stratford, Ont., and that I believe it to be one of the best schools of its kind in the Dominion. It employs none but A 1 teachers. I find that the foundation laid while at the C. B. C. was practical, efficient, and up to date. I can recommend anyone who is desirous of obtaining a good practical education to attend this college. Wishing it continued success, I am,

Yours truly,  
D. W. FERRIER,  
Bliss Business College,  
Newburyport, Mass.



BY J. A. TAYLOR, A FORMER STUDENT, NOW BOOKKEEPER FOR A LARGE LUMBER COMPANY IN ALGOMA.

Being a graduate of your college, I have much pleasure in speaking of the work done in your institution. As you know, I was engaged in public school teaching, at Gorrie, Ont., for several years, and as there did not seem much of an inducement in this line for me to remain at it, I decided to drop teaching. The professions seem crowded to overflowing. Having corresponded with several commercial schools, I decided to take a course in one, judging that even if I did not use it as a means of earning a living, the training would be of use to me in any sphere. It was a difficult matter to decide what college to attend, but, after due consideration, I was led to enter your school, and I have no reason to regret my decision. I found the teachers willing to assist me in every way they could, the classrooms bright and comfortable, while the course of training I believe is unexcelled by any business college in this country. Another point is the matter of securing situations for the students. Unlike many other colleges, you do not use that means to induce pupils to enter, while at the same time, you promised to do what you could in that line. I believe you have the interests of your pupils always before you and do your best to place them in good positions, and as for myself, the situation I now hold was altogether due to you. In conclusion, to those who have decided to take a course of training in a commercial school, I have no hesitation in recommending your college, as, from what I can learn about other similar institutions, I believe yours is the best in Ontario.

Yours truly,  
J. W. TONER,  
Commercial Master,  
Duluth Business University.

TO WHOM IT MAY CONCERN :

After attending High School for some time, I decided to take a business college course. I secured circulars from the two leading colleges, and after carefully examining them I found it would be to my advantage to take a course in the Central Business College. While there I found the instructors willing to do everything in their power for the advancement of the students' interests, and I can honestly advise anyone desirous of a thoroughly instructive and practical course to consider their own interests by attending the Central Business College of Stratford.

Yours truly,  
J. W. WARD,  
Ridgetown.

Business Education is the "light" that shows up the rocks of "folly," ignorance, "deceit," vice, fraud, sharp practices, to those who are sailing o'er life's ocean.

How to  
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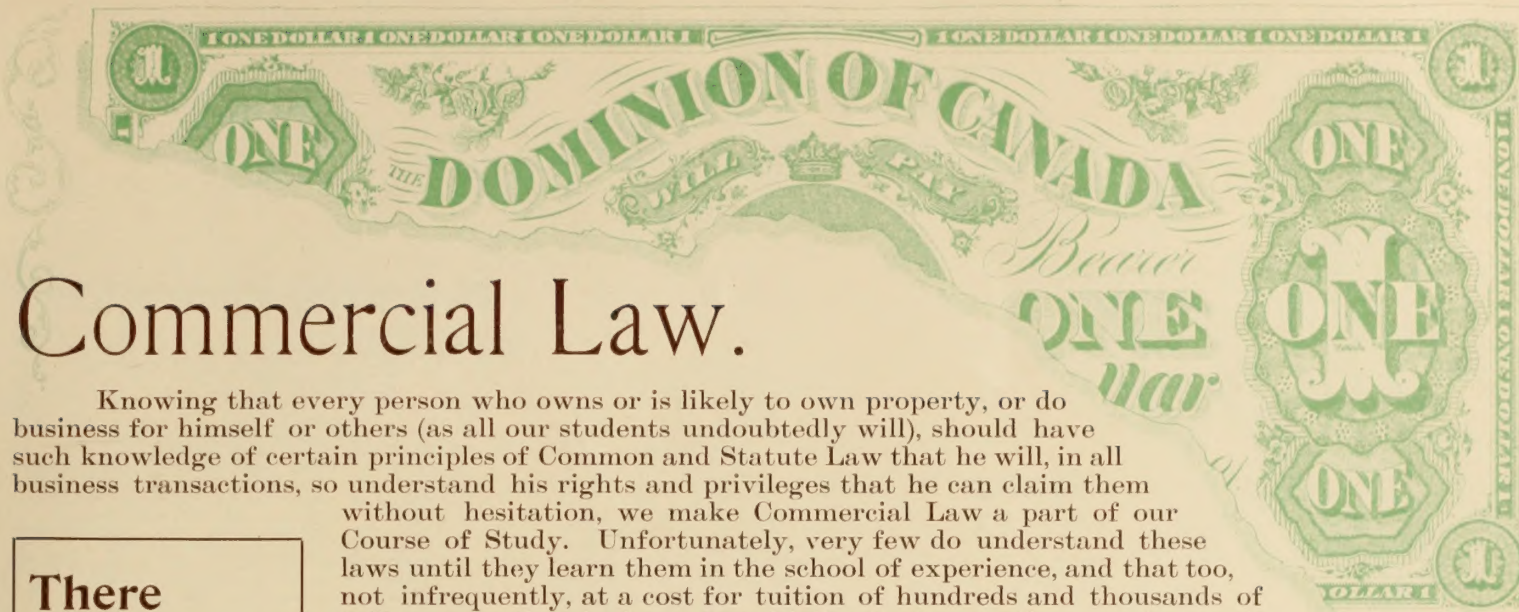
Secure an Education

AT THE CENTRAL BUSINESS COLLEGE,

STRATFORD, ONT.







# Commercial Law.

Knowing that every person who owns or is likely to own property, or do business for himself or others (as all our students undoubtedly will), should have such knowledge of certain principles of Common and Statute Law that he will, in all business transactions, so understand his rights and privileges that he can claim them without hesitation, we make Commercial Law a part of our Course of Study. Unfortunately, very few do understand these laws until they learn them in the school of experience, and that too, not infrequently, at a cost for tuition of hundreds and thousands of dollars more than is charged at this Institution for the same instruction.

## There are not

so many attractions, in Stratford as in some of the larger cities, consequently our students work well and graduate in less time than if they had gone to a school in a larger city.

The student is thoroughly instructed in the law of Contracts, and the law of Negotiable Paper, in all its varieties and modifications as regulated by our statutes. The law of Agencies, how created, different classes, their relation to the principal, authority, etc., are rendered familiar to the student. Then follows the law of Partnership, defining the rights and privileges of the individual partners; how bound by the acts of each other, etc. The law of Corporations is fully explained to the class; how Corporations are created, different classes, ordinary powers, etc. Guaranty and Surety; the laws affecting these are made clear to the students. The laws of Sales of Chattels, which are those controlling the most ordinary business transactions, are considered, and our method of presenting them gives the student an understanding of his and others' rights. The right of Stoppage in Transitu is discussed and thoroughly explained. Payments; the law defining this is made clear. The law relating to Tender is made plain. Liens; the right of one man to retain possession of the property of another until payment is made is discussed until understood. All law points relating to notes, checks, drafts, receipts, etc., are thoroughly explained.

# Business and Legal Forms.

The young men and young women are carefully drilled in the origin, meaning and use of the various business and legal forms required for the conduct of commercial affairs, and the instruction is imparted by practical business educators who possess the double qualification of being teachers of maturity and experience, and expert accountants as well. Among the large number of business papers and legal instruments with which the young people are thus thoroughly familiarized are included notes, bank checks, drafts, receipts, bills, invoices, statements of account, accounts current with interest, bills of exchange, principal notes with interest coupons, judgment notes, notes secured by collateral, shipping receipts, consignments, account sales, waybills, contracts, bills of sale, warranty deeds, trust deeds, quit claim deeds, release deeds, mortgages, chattel mortgages, insurance policies, insurance certificates, deposit slips, certified checks, bonds, protests, notices of protest, duebills, certificates of deposit, certificates of stock, letters of credit, bills of lading, etc., etc., including also careful explanations upon the various methods of endorsement and transfer of negotiable paper; acceptance of drafts; presenting for payment; protesting in case of non-payment; certifying checks; depositing in bank; issuing stock; transferring stock; making notes jointly and severally; issuing letters of credit; offering collateral security; dating paper ahead, etc., etc.

All of the different forms in common use are taken up separately, and the laws and usages bearing upon each are carefully explained in connection with the nature and object of the documents themselves, so that the pupils become well versed in the important principles of the laws underlying the various instruments. Then the young people themselves are required to carefully draw up and execute all of the many different papers, and thus by careful instruction and continued practice, they become thoroughly familiar with the design and purpose of all the various documents, together with their practical application to the affairs of actual business. They are then qualified to enter the financial world with an intelligent understanding of the important business and legal papers employed in the conduct of commercial affairs, and can, therefore, render far more substantial and effective service than would have been possible without their thorough preparatory training.

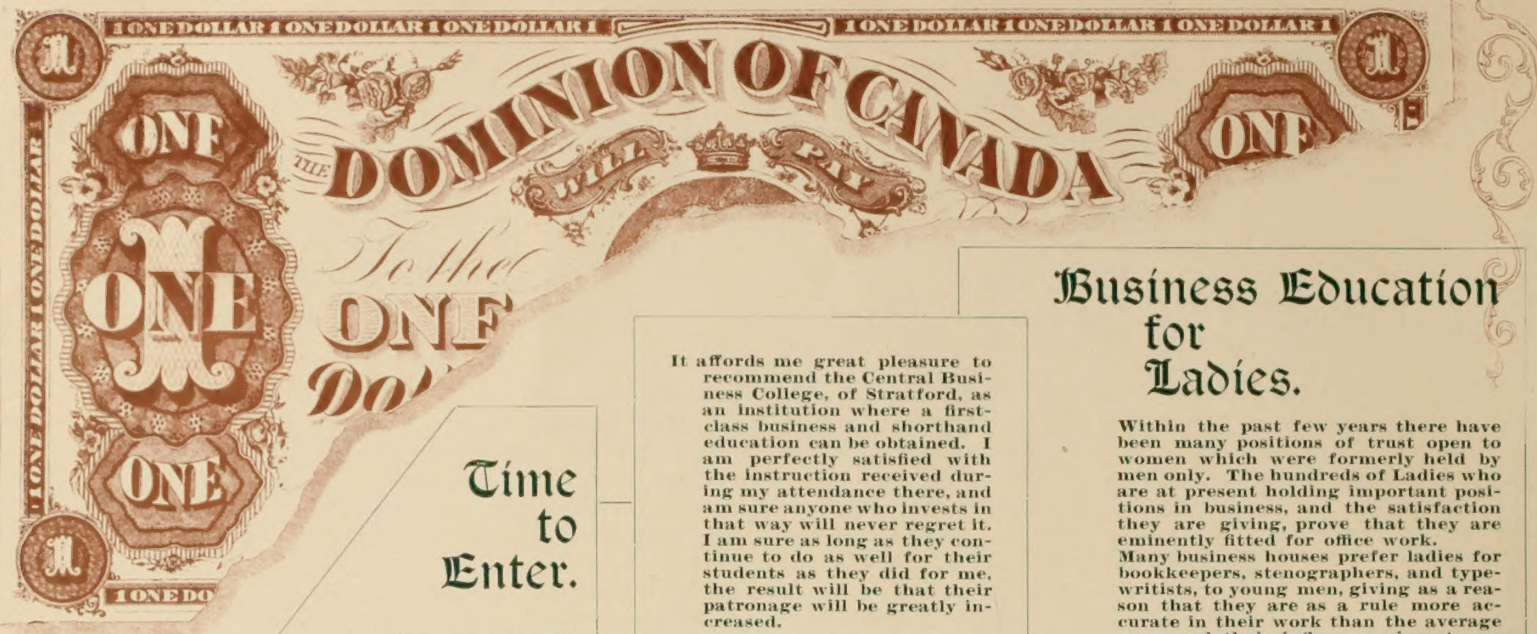
## Re=member!

Board is one of the main items of expense. We can secure good board and room in Stratford at \$2.00 for Ladies and \$2.25 for Gentlemen.

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Time  
to  
Enter.

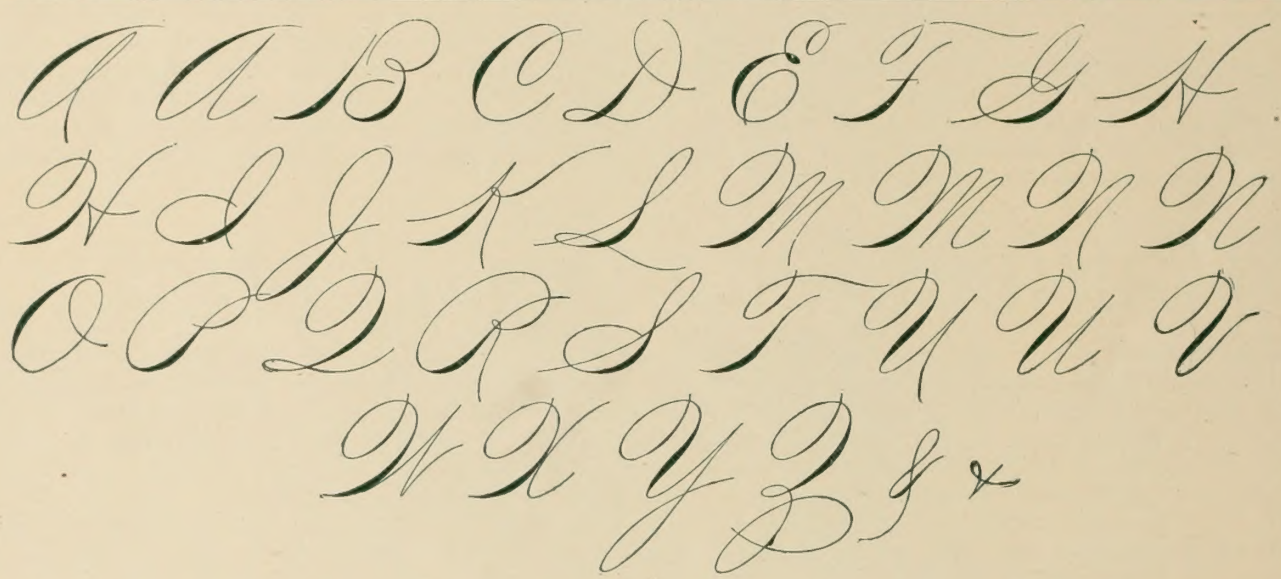
It is dangerous to postpone your education. The only sure way of obtaining a thorough business or shorthand training is to begin your studies at once, while you have the opportunity. You can probably come now better than at any future time. Enter for a complete course if possible. The sooner you begin, the sooner you will be ready for a good paying position.

It affords me great pleasure to recommend the Central Business College, of Stratford, as an institution where a first-class business and shorthand education can be obtained. I am perfectly satisfied with the instruction received during my attendance there, and am sure anyone who invests in that way will never regret it. I am sure as long as they continue to do as well for their students as they did for me, the result will be that their patronage will be greatly increased.

A. P. STRETTON,  
Stenographer, J. D. Ivey & Co.,  
Wholesale Milliners, Toronto.

### Business Education for Ladies.

Within the past few years there have been many positions of trust open to women which were formerly held by men only. The hundreds of Ladies who are at present holding important positions in business, and the satisfaction they are giving, prove that they are eminently fitted for office work. Many business houses prefer ladies for bookkeepers, stenographers, and typewriters, to young men, giving as a reason that they are as a rule more accurate in their work than the average man, and their influence gives to an office a neatness of appearance that cannot be found where men only are employed. Ladies can enter our college and pursue their course with the assurance that everything will be done to make their stay both pleasant and profitable, and that they can secure equal advantages with the young men.



I regard W. J. Elliott, of Stratford, Ont., as the best penman in Canada, without exception. His writing is as smooth and clear cut as though polished by a sculptor.—W. D. SHOWWALTER, Jacksonville, Ill., editor of Pen Art Herald.

W. J. Elliott is the best penman Canada has yet produced.—Globe, Toronto.

A teacher of wide experience.—Advertiser, London.

Your writing is elegant. I never take money from equals or superiors.—C. P. ZANER, President Zanerian Art College, Columbus, Ohio.

An experienced business educator.—Farmer's Advocate, London.

A flourish reinforced by an admirably written letter, conveys the compliments of that excellent penman, W. J. Elliott, of Stratford, Ont.—D. T. AMES, editor Penman's Art Journal, New York.

One of the finest penmen in Canada.—Sentinel-Review, Woodstock.

One of the best known of Canada's business educators.—The Herald, Walkerton.

Well known throughout Ontario as Canada's finest penman.—The Times, Stratford.

Your writing is superb.—S. D. Forbes, International Business College, Altoona, Pa.

One of the best penmen in America.—The Empire, Toronto.

An experienced business college man.—Toronto Mail.

Favorably known throughout Canada as a leader in the line of business education.—News, Toronto.

Your writing is excellent, entitling you to a high position as a teacher of the art.—H. C. Clark, Clark's Business College, Erie, Pa.

A first-class man in the line of business education.—The Entrance, Toronto.

### Country Boys

Sometimes hesitate about qualifying themselves for business pursuits, feeling that the boy in the city possesses advantages against which they cannot hope to compete. This is an error. The qualities that are most appreciated in the country youth are too often absent in the city boy. We have long noticed that city merchants consider it a recommendation for a young man to have been brought up in the country, and instead of being a hindrance, it is an aid. The accident of locality is decidedly in his favor.

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## Business Penmanship

*To* be a good penman, one must write neatly, plainly and rapidly. What system is followed matters little, provided these results are secured. The ability to write a good hand is one of the most satisfactory as well as valuable accomplishments a person can possess. No other single qualification will aid a student so much as good writing in securing or holding a business position. There are two superior penmen in this institution, therefore we are enabled to teach Penmanship, not only one hour per day during the class exercise, but continually, in connection with the practice of Bookkeeping. No scribbling or flourishing is allowed in this department. The plainer and less ornamented business writing is, the better. The work of each student is examined by teachers—expert penmen—who criticise mistakes and suggest improvements. Special blackboard exercises are given every day.

## Letter Writing

*T*his is a very important branch of business education. The ability to write a neat, plain and concise business letter is an accomplishment which few persons ever acquire, unless by special training or long experience. To write a good letter requires accurate spelling, a knowledge of punctuation, capitalization, grammar and composition, neat and legible writing, and proper arrangement of the whole. This necessitates systematic training. A letter is first separated into its several parts, thoroughly analyzed, and its separate elements illustrated. Thus we have heading, address, introduction, body, complimentary close and signature, all of which must be properly arranged. After all the parts have been thoroughly analyzed, and are understood, the general arrangement is presented in the most symmetrical form. Models are then given of the various classes of letters, and students are required to write upon different topics, until they become familiar with the whole routine. For this work we use a special text book, and regular class exercises in this branch are given, with ample illustrations upon the blackboard. The minutest details are set forth so plainly that none can fail to understand.

## Spelling and Language

*I*n order to express one's self in either written or oral address, a correct use of language is necessary. Spelling, punctuation, and a proper use of capitals are to the writer what clearness of articulation is to the speaker. Arbitrary though it be, correct orthography is a necessity, and no pains should be considered too great to accomplish it. No person of sound judgment would hope to secure a position as correspondent through the medium of a misspelled letter of application; and no one seeking a position above that of a porter is free from the necessity of occasionally writing letters upon which turn the welfare of a life. Through the entire course of study students are daily drilled in spelling and the correct use of language.

THE small inferior business colleges, with their imperfect and superficial courses, that may be found throughout the land, are responsible for a large number of the failures in life.

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# DOMINION OF CANADA

*In the  
ONE  
Do!*

I made wonderful improvement during the term I spent in your college, and I wish you and your school every success.

A. ATKINSON, Guelph, Ont.

It affords me much pleasure to write a few words of recommendation for the Central Business College, Stratford. Having finished both courses in that institution, I found that superb management, competent instruction and constant interest in the welfare of the students were given by the teachers in charge. I found the work of a very practical nature, and have no hesitation in saying that anyone who has taken a course and mastered the subjects taught will have no difficulty in holding any position he may obtain.

P. H. SPENCER,

Stenographer and Cashier, Diamond Glass Co., Toronto.



Group of Students of the Central Business College, Stratford, Ont.

OF THE **CENTRAL BUSINESS COLLEGE** STRATFORD, ONT.



**N**O branch of learning affords better discipline in developing the reasoning faculties and sharpening the judgment than mathematics. It makes a subtle reasoner, keen

thinker and able financier. Those who have attained a perfect mastery of business arithmetic not only acquire the power to arrive at correct results with great despatch, but are also able to solve great problems in finance and trade with far more readiness and accuracy than those whose minds have not been trained to exactness of thought and reasoning. The drill in this subject is therefore peculiarly comprehensive and practical, and the young men and young women are thoroughly schooled in problems involving the use of money, bills, invoices and inventories; accounts, trial balances and rules for detection of errors; profit and loss; commission and brokerage; freight and storage, including cash storage of merchandise, grain storage and storage on account; insurance, fire, marine and transit; taxes; duties or customs; foreign invoices; general average; bankruptcy; computation of interest, bank discount and true discount; contracted methods for same; interest notes; problems in finding principal, rate of interest and time; comparison of simple, annual and compound interest; partial payments by mercantile rules; negotiable paper, liabilities incurred; presentment, protest and notice; days of grace and time of maturity; promissory notes; banks and banking; bank notes, deposits, discounts, accounts current and clearing house problems; par of exchange, sterling and nominal exchange; balance of trade; stocks and bonds; investments, involving simple and compound interest computations; dividends, how to find the

## Business Arithmetic

income from:  
price of stocks  
or amount of rent  
necessary to afford a

certain  
net rate of  
income; pre-  
sent worth of  
bonds, notes,  
etc.; bonds

bearing semi-annual interest; rule for present worth, problems in investments; equation of payments; equating time for several amounts due, with different terms of credit; method by interest, with rules; equating bills of sale, etc.; equation of accounts by double equation, or by single equation; cash balance; account of sales; partnership and partnership settlements, including all computations that arise from the formation, continuance and dissolution of partnership relations; annuities; life annuities; life insurance; mensuration, etc., etc. Every "short cut" in calculations known to expert accountants is presented to the students, and the young people acquire wonderful facility in despatching business. Rapid billing, rapid additions, rapid computation of interest and discount, averaging accounts, figuring interest on accounts, etc., etc., receive special attention, and many of the methods employed are marvels of simplicity and brevity. Moreover, the short cuts are always the simplest and require but little mental strain. By constant and continued practice the student's speed and accuracy in computation are increased in a very surprising measure, and the young men and young women who pass out into the counting rooms of business thoroughly equipped with these short and practical methods of computation soon outstrip their less fortunate competitors and rapidly make their way to the top.

**T**HE wonderful success that Central Business College has had in graduating expert cal-

culators has not come from explaining a few or many short methods in the class, but from the remarkable interest, enthusiasm and inspiration that the pupil receives. Some pupils practice from one to two hours per day for months on

## Rapid Calculation

extending bills and additions alone. A speed and accuracy is thus gained that would make an expert banker ashamed of his

ignorance of the subject. The pupil is taught in this department just the kind of figuring that he would have to do in a bank or other business house, and business men who employ our graduates, instead of having to teach them, find them good and valuable instructors.

**I**S given in all branches, which is the great advantage. The progress of no student is retarded by the dullness or inattention of another. Persons who are, through misfortune or early neglect, deficient in any of the branches taught, will here find the best means to supply their wants, and should not under any consideration be influenced to stay away on account of such


## Individual Instruction

limited qualifications, as they will find the majority of their fellow students in a similar condition. It is never too late to make a successful start. No one except the teacher need be cognizant of your deficiencies. We shall in all cases labor earnestly for the advancement and interests of our students; and that we may always merit and receive the liberal support and confidence of the people, is our desire and earnest hope.



ONE DOLLAR
ONE DOLLAR
ONE DOLLAR
ONE DOLLAR
ONE DOLLAR

# DOMINION OF CANADA



## Time Required


**Do!**

To the question, "How long do you think it will take me to complete the Course?" we can only answer that it depends upon your previous school training, your ability, and more than all, upon your application. If you will enter upon your duties with us determined to make the best use of your talents, both in and out of the college, we can guarantee to graduate you in the shortest possible time consistent with thoroughness.

Experience has shown us that Senior Students from High Schools, and ex-Teachers of Public Schools, can complete the work of our Commercial Department in from 16 to 24 weeks; but for the ordinary student who has passed through the Public Schools, ready for the Entrance Examination, we find that quite a number graduate in six months.

We offer no statements to lead you to believe that you can become competent in either line of work in a month or two, but state the above facts entirely from our experience, and while other schools may claim to graduate you in three, or at most four months, we say they cannot possibly do so, if they give you the thorough and complete course we offer.

In our Shorthand Department we find that our best students master the subjects in this course for graduation in five or six months, while a few who confine their attention solely to Shorthand and Typewriting reach the required standard in less time; but for the average student we desire to state plainly that we believe six months is not too long a term to spend, in order to become an expert Amanuensis, capable of discharging all the duties pertaining to clerical work.





## Honest Treatment of Parent, Pupil <sup>and</sup> Employer.

THE reason that so many applications are received at the college office for young men and young women to take responsible and remunerative positions with reliable business firms is because the institution has established such a reputation for equipping its students with comprehensive and practical business qualifications, and for invariably adhering to conscientious and conservative endorsement in recommending them for employment, that business men have from long experience learned to repose implicit confidence in the representations made by the college in behalf of the young people endorsed for positions. Not only are the desires of the parent and the welfare of the student considered at every step during the pupil's connection with the institution, from the beginning of his course to the completion of his training and the time he is ready to accept employment, but the interests of

the business man are also consulted, and he receives the same considerate and honest treatment accorded both parent and pupil. His

### CONFIDENCE AND ESTEEM

are thus thoroughly secured, and he gives substantial evidence of his cordial appreciation of the character and just dealing of the institution by calling at the college office for further assistants whenever he is in need of help. The endorsement which the student receives is determined by the individual record he establishes while pursuing his course of business training, and is therefore based upon his excellence in scholarship, his capacity for practical service, and his demeanor and address, as well as upon his energy, industry, ambition, integrity, promptness, and faithful adherence to duty.

Ready  
Set in the  
World

Secure an Education

AT THE **CENTRAL**  
**BUSINESS COLLEGE,**  
STRATFORD, ONT.







**I**N THESE DAYS of commercial activity Shorthand has assumed its place as an indispensable factor in every branch of business, and it is considered foremost among the labor- and time-saving inventions. While it is used to the greatest extent in the business world, outside of this its uses are unlimited. Every court of justice is supplied at the present day with its official reporter, whose salary and fees are regulated by statute, and whose duties consist in making full reports of all judicial proceedings. The convention, the assembly, the mass-meeting, the legislature, in gatherings of all kinds, the art has made itself useful and necessary. For the student in college it is of inestimable value in making reports of lectures, and many learn the art simply for the use they make of it while in school.

**T**O THE THOUSANDS of young men and women in this bright land of ours it has come as a special benefactor in lifting them from the comparative obscurity in which they have been placed, either through poverty or other unfortunate circumstances, to higher planes of life, and placing them in a position whereby they are enabled to enter upon a successful business career. To young women it has been the means of affording profitable and pleasant employment, opening to them many avenues of usefulness wherein they have achieved honor and success. The profession is peculiarly adapted to the employment of the ladies and they find no trouble in reaching the front rank among the practicing stenographers.

**You  
will**

in all probability attend a Business College once. Then why not attend the best—It costs you about the same? Come to Stratford.

**A**S A STEPPING STONE to higher employment it claims special attention. Not infrequently does the young man go into the business office as a stenographer and in the course of time assume control of the employer's affairs. This can be accounted for by the fact that all matters relating to the employer's interests come directly under the stenographer's notice, and he, of all others, has an opportunity of learning in what manner these interests are to be protected.

**T**O THE YOUNG MAN contemplating entering upon the profession of law, the art of shorthand writing offers itself as an aid in the most practical school of law—the practicing lawyer's office. To the one about to enter upon the practice of medicine does the art come as a valuable assistant. While we might go on and enumerate the almost countless usages to which the art is placed by lawyers, physicians, ministers, students, business men, legislators, authors, insurance men, and others, we will only refer to its value as a means of ready and profitable employment to the young men and young women of this country. It is our candid opinion, based upon our own observation, as well as that of others, that no other profession requiring double the time for acquisition, offers equal inducements for profitable employment or rapid and prompt promotion. In proof of our statement we need only to refer the reader to persons within his own acquaintanceship. Young men and women have come to us from the school-room, from the office, from the work-shop, and from the home, and gone away to accept positions paying them salaries ranging from double to treble the amount they formerly received.

**Every  
year**

we enroll ex-students of other Business Colleges. Why do they come? Think for a moment and you can give the answer. No student has ever left us who was not thoroughly satisfied.

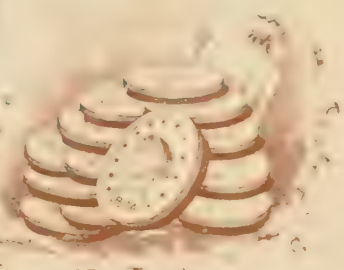
**T**HE CRY HAS already been raised by some of an over-supply in the shorthand field. We wish to warn all not to be alarmed. Shorthand is yet in its infancy of usefulness. It is only since 1885 that the art has been generally taught in schools and colleges, and to assume that the profession is crowded at this time is preposterous and not worthy of a moment's serious consideration. The field of shorthand has not yet reached its growth, new uses are being made of it every day, and there is a constant demand for efficient workers, the same as in all lines of work. The claim of a surplus may be applied to all the professions, but it is a surplus of incompetents.

**S**OME MAY SAY shorthand is hard to learn. We wish to deny this statement in part, and we pause to ask, what would it be worth if it could be acquired without effort or time? Shorthand is not difficult to learn, on the other hand, it is easy, but it requires time to become proficient in its uses. One cannot expect to acquire a working knowledge of so valuable a profession without careful study and diligent practice. As to the time required, we can give no definite idea, as the adaptation, the previous training and education of the student have much to do with determining this matter. We can tell you how much work there is to do, but cannot tell you how long it will take you to do it, as no two laborers require the same amount of time to accomplish a given work. The course, as laid out in this institution, requires twenty-four weeks for a person of good education and average ability to complete. Some complete in less than six months, while others may require a longer time.

**Our Standard** for graduation in Shorthand is one hundred words per minute on entirely new matter.

*How To  
Get on in the  
World*  
Secure an Education

AT THE **CENTRAL**  
**BUSINESS COLLEGE,**  
STRATFORD, ONT.





DOMINION OF CANADA

## A YOUNG MAN

of young men and women with like ambition and that he will find it difficult or impossible to find a place after he has qualified himself to fill it. Now, this young man is a type of thousands who lack the courage, vim and determination necessary to achieve success in any calling of life. The same horrid fear is likely to assail him in whatever he undertakes to do. The things worth struggling for demand a hard struggle to obtain. They do not as a rule drop into one's lap without an effort. The good places of to-day are liable to-morrow to be relinquished by those holding them, and those best qualified to fill them will get them. The expansion of business will open up new places and they must be filled by those competent to fill them. If a young man feels that he has taste and talents for business pursuits he will make no mistake in getting the best possible business training; for unless his career is cut short by death or vice he will most certainly find a place where well-trained minds are appreciated and properly rewarded. The mistake too many young men make is in failing to prepare themselves for success by a thorough business training. The market is glutted with cowards, sluggards, and incompetents, for they can render no services that are wanted in this exacting age.

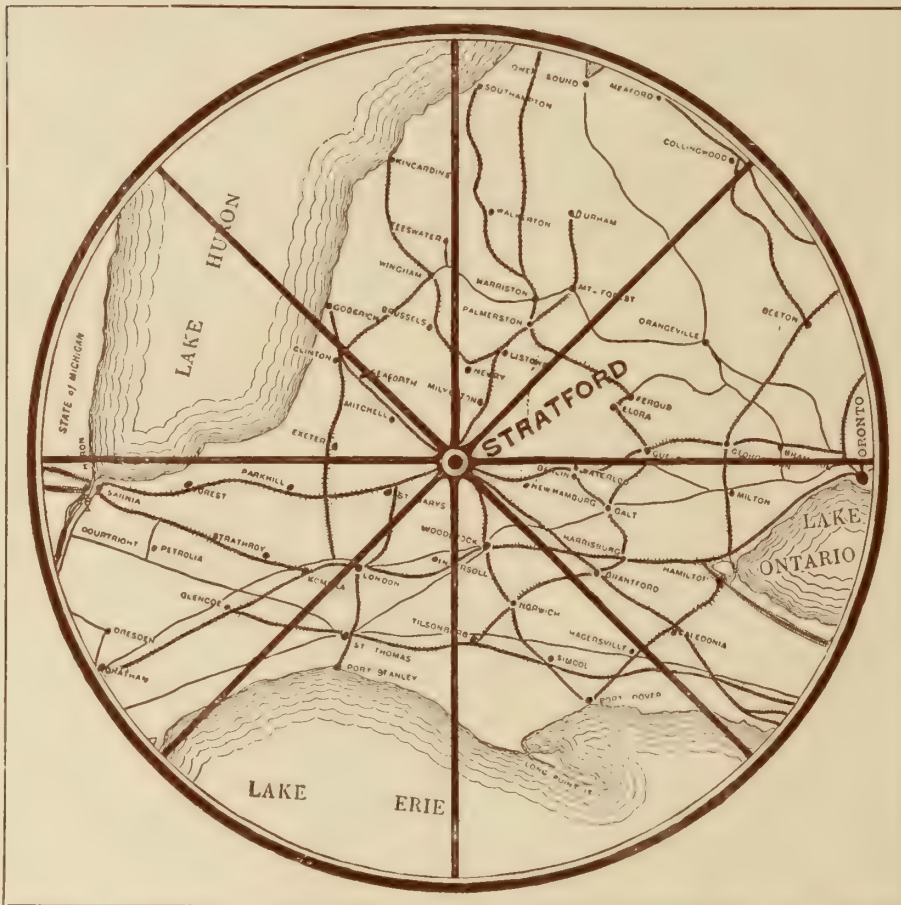
writes to us for advice. He feels that he would like to attend some good, reliable, business training school and secure the necessary qualifications for success in business, but he is tortured with the fear that business will be overcrowded with the army

## HEADQUARTERS FOR BUSINESS EDUCATION IN ONTARIO

### A TEACHER'S EXPERIENCE.

From D. McGREGOR, formerly teacher at Clinton, Ont., now Stenographer in the Freight Department Chicago, Rock Island and Pacific Railway, Chicago, Ill. Present salary, \$1200

When I made up my mind to take a course in a Business College, I desired if possible to attend the best school of that kind in Ontario. I thought that the best test of a college was to be obtained from former students, and therefore interviewed and corresponded with ex-students of nearly all the colleges in the Province, and especially those in Western Ontario. From none of these did I receive such flattering expressions as from students of the C. B. C., Stratford. A young man who had just finished a course in this institution said to me—"If you attend the Central Business College you may rest assured that the teachers will do all they can for you." In contrast to this statement is that of another young man who attended an old established business college in the western part of the Province. He said—"I have known students having to waste much of their time as they could not obtain individual attention which they required." Having finished a course in both departments of the Central Business College, I think I have reason to congratulate myself upon my choice and take pleasure in testifying to the merits of that institution. The teachers are certainly well qualified for their positions, and under their excellent system of individual and class instruction, a student who has the least desire to learn cannot fail to make rapid progress.



"STRATFORD" IS THE SPOT.

### THE A. O. BOEHMER CO., Limited, BERLIN.

To Whom It May Concern:—Having attended the Central Business College, Stratford, I take pleasure in giving testimony as to the value of the courses taught and the efficiency of the college in all its branches. It is conceded by the best business men of to-day, that a thorough course in business principles and correct methods of keeping accounts is a necessity to all young men about to enter business life. The instructions given in bookkeeping, business forms, and commercial law are invaluable, while the work of the college in penmanship and shorthand has already more than a provincial reputation. I should certainly be derelict in my duty were I to fail to acknowledge the

interest the Principal, Mr. W. J. Elliott, has taken in my welfare. Since I attended his school he has been instrumental in securing for me the offers of several situations, both in office work and as teacher in college work. Were any advice of mine necessary to young people, I should quote the words of a celebrated newspaper man: "Go west, young man, go west." With slight amendment I say, "Go to the C. B. C., young man, go to the C. B. C., Stratford."

Mr. Groh is a teacher of twelve years' experience, and before entering our school, visited another business college, and inspected everything thoroughly. The fact that he chose our school and highly recommends it to-day is convincing proof that we have a first-class institution.

As a graduate of the Central Business College, of Stratford, Ont., I have much pleasure in recommending it most highly to anyone desirous of a good education and a thorough knowledge of modern business methods. With its able management and modern equipments it can be said to be one of the most up-to-date institutions of its kind in the Dominion.

ARTHUR SCHIEDEL,  
Berlin, Ont.  
With John Fennell & Son.

It affords me pleasure to report to you my continued success in commercial lines which I began to enjoy after graduating from your college. I still hold a good position with the firm of J. Phillips & Co., and receive a salary entirely satisfactory to me. Although I have had ample opportunity of examining the work of several other business colleges since I left you, I am still convinced that your institution is not surpassed by any Canadian or American school of the kind. I have therefore much pleasure in always recommending your school to others. I am sure as long as you continue to do as well by your students as you did for me, their influence and testimony will result in increasing your patronage.

Yours respectfully,  
H. MALOTT, Detroit,  
Formerly of Kingsville, Ont.

It affords me much pleasure to have an opportunity of testifying to the benefits I derived from a six months' course in Shorthand and Typewriting Departments of your institution. Solely as a result of the tuition I received during that period I have been enabled to satisfactorily and capably fill the position I now hold as stenographer to the superintendent of the Western Division of the Canadian Express Co., Toronto.

Yours truly,  
JOHN LAVALLE,  
Formerly of Durham.

AT THE CENTRAL BUSINESS COLLEGE, STRATFORD, ONT.



# Typewriting



I have read in the catalogues of some schools advertising to teach shorthand and typewriting, that typewriting can be learned in two or three months. As a school manager, I desire to enter a protest, and to oppose with all the vigor of which I am capable, such an inane statement . . . . . We think we are doing good work in Typewriting, and our students are required to practice forenoon and afternoon. Our requirement for graduation is forty-five words to the minute from shorthand notes, and I have observed that many pupils reach a speed of one hundred and more, in shorthand, before they can do clean, accurate typewriting at the required rate of speed. . . . .

Any shorthand school in which typewriting is made a subject of secondary importance, invites the severest criticism and condemnation from the commercial world. The competent amanuensis must *know* her machine, must keep it tidy, and must know how to operate it skillfully, turning out pages of manuscript free from interlineations and erasures. . . . .

The instruction to persons taking lessons on this mechanical writer is of necessity personal, and consists of exercises in manipulating the keys so as to facilitate and economize movements of the fingers and hands in producing uniform and accurate work, which by practice becomes profitably rapid; capitalization and spelling, and exercises in writing words, sentences and lines, so as to produce the most rapid and accurate results; the care and management of machine, etc., are included in the course of instruction. . . . .

By using carbon paper, several impressions may be made at one writing on the typewriter, and, by a cheap process of lithographing and other processes of duplicating, thousands of prints can be had. . . . .

Typewriters are now used for much of the copying and letter writing done in the offices of merchants, lawyers, manufacturers, mercantile agencies, etc. The possibility of writing three times as rapidly, making several copies at once, and the work as plain as print, are the principal advantages of this machine over the pen for certain kinds of writing. . . .

It should be borne in mind that we not only teach shorthand and typewriting thoroughly, but also *commercial correspondence, spelling, punctuation, capitalization, business and legal forms, mimeographing, filing, plain writing, letter-press copying, and many office details* that the stenographer is often called upon to perform. These are of great importance in connection with shorthand, as many times the keeping of a position will depend upon the ability to assist with part of the general office work. . . . .

## THE DEMAND

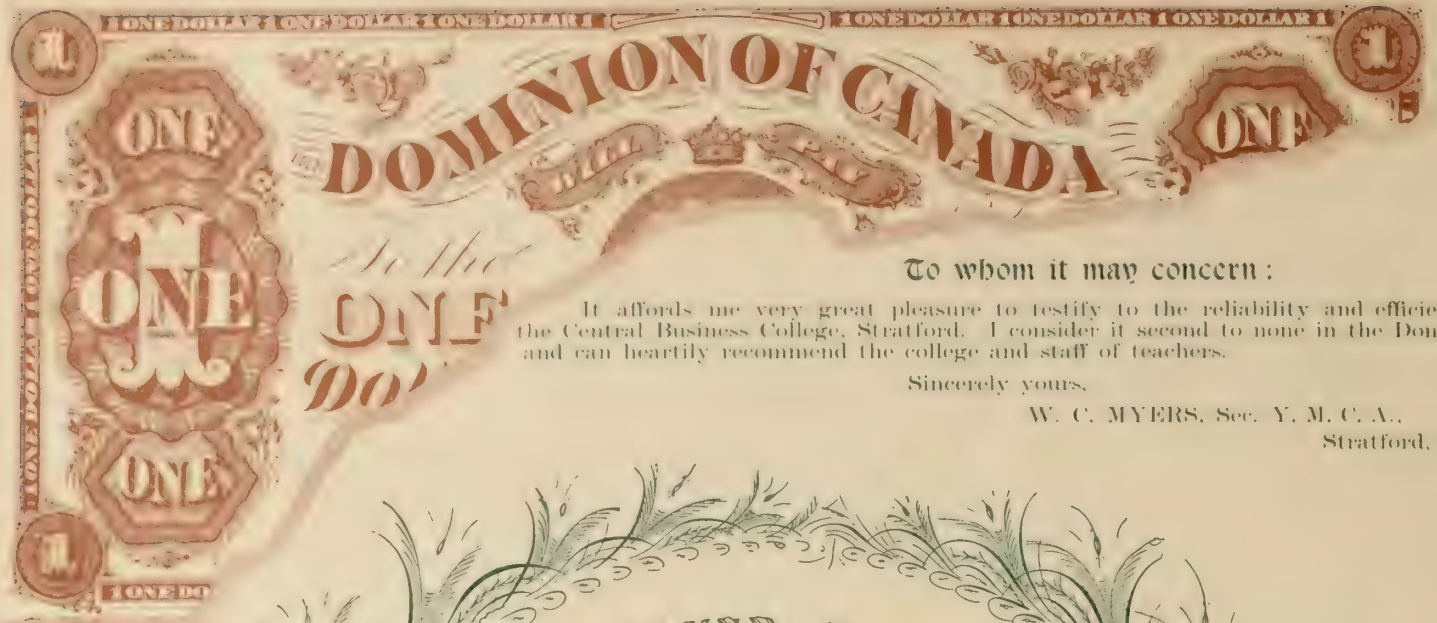
**I**f any young man or woman desires to take up the study of Shorthand and has the necessary preparation, let him not hesitate or be dissuaded by the cry of "over-supply." The demand for those who can do good and rapid work is beyond the supply. Splendid opportunities await those who will make themselves proficient. No other field of employment is more inviting and promotion is almost certain to follow efficient service. Two things, however, should be given careful attention: the selection of a school, and the system used. These are vital questions, and should not be decided without due consideration. The best school and the best system are what you want.

## STICK TO IT

**W**HEN you enter upon the study of shorthand do so with a determination to succeed, and then stick to it till you can do good and rapid work, even if it should take you a little longer than you anticipated. It will certainly pay you to do this, as the better work you can perform the more easily you can secure a position, and the better chance you will have for promotion. Many students have given up when they were just on the threshold of success.

WE employ the best teachers, and use the Sir Isaac Pitman System, the best the world has ever seen. . . .





To whom it may concern :

It affords me very great pleasure to testify to the reliability and efficiency of the Central Business College, Stratford. I consider it second to none in the Dominion, and can heartily recommend the college and staff of teachers.

Sincerely yours,

W. C. MYERS, Sec. Y. M. C. A.,  
Stratford, Ont.



BY ONE OF OUR FORMER STUDENTS.

*Fourth  
Set in the  
Quarter*  
Secure an Education

AT THE **CENTRAL**  
**BUSINESS COLLEGE,**  
STRATFORD, ONT.







# Commercial Colleges

## From a Hygienic Standpoint....

**I**T is time someone called attention to the marked sanitary deficiencies of some commercial colleges of Canada, and which threaten the physical well-being of those attending such institutions. Whilst too many schools and colleges of a general educational nature have many hygienic drawbacks for which they must answer, some business colleges in particular are fit subjects of unfavorable criticism, so far as regards the laxity in caring for the health of their students.

The Central Business College, Stratford, Ont., is by all odds worthy of a prominent place, for its care of the health of students is in marked contrast to the conditions which are found to prevail in some similar institutions throughout Canada.

Some of the essential features of the Central Business College, Stratford, deserving praise from a hygienic standpoint, are especially worthy of mention, one of the most notable being the intelligent attention paid to the subject of ventilation—a matter which is almost altogether ignored by the majority of business colleges throughout this country. In addition to the purity of air maintained, a careful study of light has been made, hence the eyesight of students is not endangered, but upon the other hand the best results are realized.

Again, the toilet facilities, so frequently neglected, receive here the attention their importance

demands, and there is no menace to health from that source. The advantages offered for the hanging up of the outer garments and wraps during school sessions, at the Central Business College, are in marked contrast with the damp and stuffy rooms so generally found, and which keep the articles of clothing in a very unsanitary condition.

Whilst the hygienic advantages of the Central Business College have been commented upon at some length, it is but just to say that its course of study and the results achieved are equally worthy of praise. In fact, while its sanitary features are all that could be desired, its methods throughout are deserving of heartiest commendation.

For these reasons, those who anticipate attending any commercial college should consider the merits of this institution; for not only will the graduate of the Central Business College receive a commercial training fitting its possessor for the highest and most remunerative positions in the business world, but at the same time he will come forth full of the power which good health alone gives, and without which all learning is impotent and vain. Such institutions deserve praise from physicians and from every unprejudiced person throughout the land.

Recent statistics show that Stratford is the most healthful city in Ontario.

*Fourth  
Set in the  
World*  
Secure an Education

AT THE **CENTRAL  
BUSINESS COLLEGE,**  
STRATFORD, ONT.



**Small Schools** have not the facilities to do first-class work. It is no honor to graduate from a small or inferior school.

DOMINION OF CANADA



Is not the result of influence or "pull." It is the ripe fruit of preparation and effort. There is a place for you,—a place intended for you and no one else, if you will only "brace up" and prepare yourself to step into it. The good places are not all filled up by any means. But if you want one of them you will have to move lively. The world of to-day

doesn't wait for laggards, and if you don't get in line the first thing you know you will be helplessly side-tracked. One of our graduates handed us the following extract which he clipped from the Official Banking Report, published in Canada: "Some institutions are giving preference more and more to young men who have graduated from business colleges, as they have proven to be more competent to take up the general work of a bank. One of the best recommendations a young man can have to-day in applying for a position in a bank is a diploma from a good business college."



**Don't** be tempted to attend an inferior school on the score of economy. The best college is always the cheapest. It pays to spend a few dollars more and get the best.

## Do You Guarantee Positions to All Your Students.....

There is probably no question pertaining to business colleges which is asked more frequently than the above. How can a school guarantee a position to a person whom it never saw, not knowing whether or not such person will ever be able or qualified to fill a position? Remember, it is not a "guarantee" which places you in a position, but your ability to fill it. When a student is competent we find it comparatively easy to secure for him a situation. Our assistance in this direction may always be relied upon, and our success in the past in aiding many young people to get a good start has been most gratifying.

## How Can I Obtain a Situation?

Just four words answer this question—**prepare yourself for one.** The cities are full of situations. **Show** your employers that you can **fill** one and you will experience no further trouble. **Getting** a place is a matter of very small importance as compared with **keeping** it and advancing in it. "**Influence**" may obtain for you a dozen positions, but you will end where you began unless you have the requisite qualifications.

CENTRAL BUSINESS COLLEGE



# Strong Proof of Superiority

OF THE

CENTRAL BUSINESS COLLEGE,  
STRATFORD, ONT.

ABOVE ITS  
CANADIAN  
COMPETITORS.

**I**S this not evidence that our school enjoys a continental reputation? You do not see other schools advertising that they receive applications like these! Why? Simply because they receive only a few, if any. No doubt there are many commercial schools in Canada that never receive an application of this kind.

Samples of applications which we have received from other Business Colleges. Our graduates are wanted. In fact we cannot supply the demand for commercial teachers.

## From Tacoma Business College, Tacoma, Wash.

There is a vacancy in the commercial department of my college which I wish to have filled. The idea suggested itself that you would be able to assist me in this matter, as it is customary for you to place your students in schools as teachers.

## From North Adams Business College, North Adams, Mass.

Did that young man whose photo you sent me secure a situation? I want a good commercial man now.

## From International Business College, Ft. Wayne, Ind.

I want a good all round teacher for this school, and I want him right away. Must be familiar with shorthand and be well up in book-keeping. Must have fine appearance and be strong in discipline. Have him put in an application at once. Send photograph.

## From C. A. Bliss, Business College, Conneaut, Ohio.

Am looking for a commercial man for fall business. Would like a married man, if possible.

## From Keene Business College, Keene, N. H.

Would it be possible for you to send me a first-class, reliable, hustling commercial teacher soon?

## From Tampa Business College, Tampa, Florida.

We want a first-class man to take charge of our penmanship department, and to assist in commercial work. A permanent position to the right party.

## Another from Keene Business College, Keene, N. H.

Can you send us a good commercial teacher? Must be good penman. Give description.

## From Newburyport Business College, Newburyport, Mass.

We require a good penman and commercial man. Can you send us one?

## From Lynn Business College, Lynn, Mass.

Can you send me a first-class man to take charge of a branch school? Services to begin January 1st.

## From Duluth Business College, Duluth, Minn.

We require a teacher of English, bookkeeping, arithmetic. Have you one you can recommend?

## From F. H. Bliss, Dover Business College, Dover, N. H.

We require a first-class teacher to take charge of our commercial department. Have you a graduate who has had several years' experience in teaching?

## From J. H. Long, Manager Business College, Saratoga, N. Y.

Have you a graduate of your commercial department, a fair penman, with some knowledge of shorthand, who would be willing to accept a position as teacher, etc.

## From D. Fullmer, Fitchburg Business College, Fitchburg, Mass.

Do you think \* \* \* \* \* is well qualified to take charge of a good commercial department of a business college. Please give me particulars regarding ability, experience, appearance, disposition, etc.

\* He referred to one of our recent graduates.

## From Barre Business College, Barre, Vt.

I want a teacher that is at least 25 years of age, one who has had some experience in business college teaching. Must be a good penman. Wire reply.

## From E. E. Kent, Manager Business College, North Adams, Mass.

I desire the services of a competent teacher of bookkeeping, grammar, correspondence, and arithmetic. Would prefer one who has had some experience in teaching in public schools, etc.

## From E. L. Glick, Gloucester Business College, Gloucester, Mass.

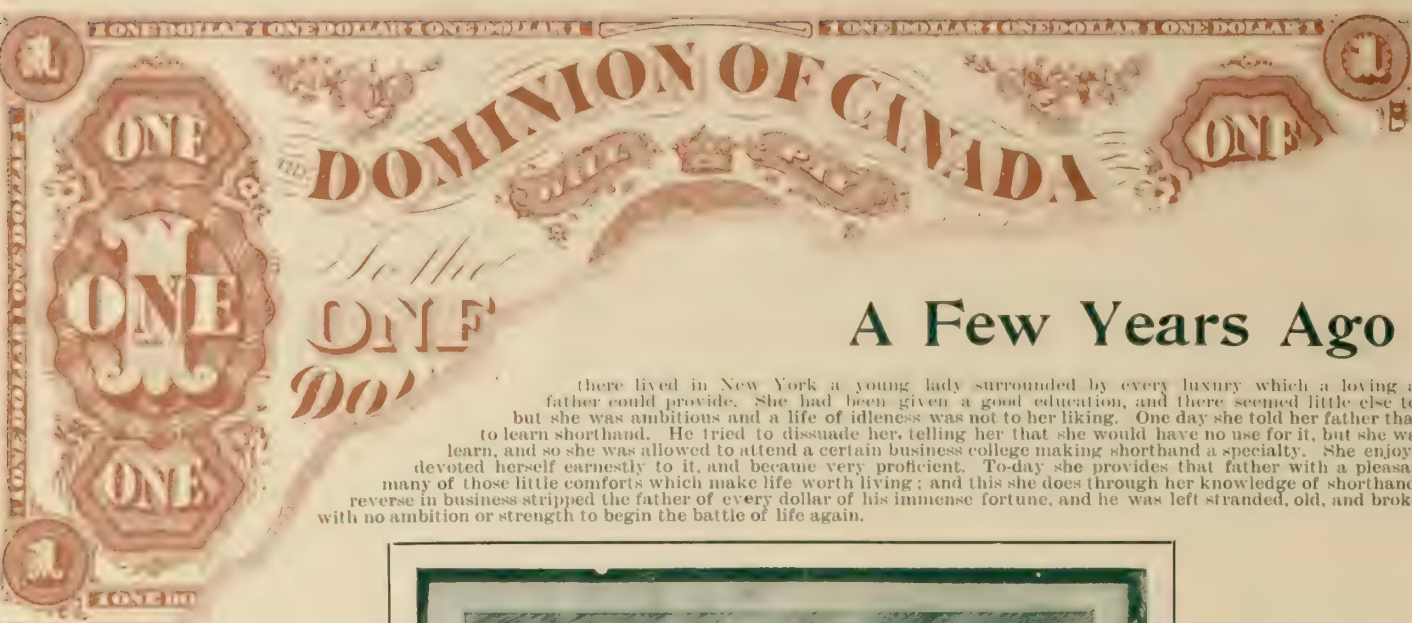
I am in need of a teacher of commercial branches to begin work within three weeks. Have you anyone whom you can recommend for the place? I want one who has had experience in teaching, in fact, one whom you think would be competent to take charge of a school in my absence. Prefer a man who is a good penman. Will pay fair salary.

## From W. J. Lewis, Business College, Portsmouth, N. H.

The man who has charge of the commercial department here has another position in view, and we must have a man within two weeks. We want a man of good personal appearance who is competent to take full charge of the commercial department and penmanship, one who is not afraid of work and perfectly reliable in every way. If you know of such a man among your graduates, have him communicate with us.

**Teachers** AND OTHERS will consult their own interests by coming here. We believe we enrol annually more public school teachers as pupils than any other similar school in Canada. This is the strongest possible evidence that our courses of study are the "best." Every year we get ex-students of other business colleges. Nearly fifty-six per cent. of the students we receive from outside our own city come from nearer other business colleges than ours. Don't destroy this catalogue, keep it and consider the matter carefully.





To the  
**ONE**  
Do!

## A Few Years Ago

there lived in New York a young lady surrounded by every luxury which a loving and wealthy father could provide. She had been given a good education, and there seemed little else to be desired, but she was ambitious and a life of idleness was not to her liking. One day she told her father that she wished to learn shorthand. He tried to dissuade her, telling her that she would have no use for it, but she was anxious to learn, and so she was allowed to attend a certain business college making shorthand a specialty. She enjoyed the work, devoted herself earnestly to it, and became very proficient. To-day she provides that father with a pleasant home and many of those little comforts which make life worth living; and this she does through her knowledge of shorthand. A sudden reverse in business stripped the father of every dollar of his immense fortune, and he was left stranded, old, and broken in health, with no ambition or strength to begin the battle of life again.

## Castles in the Air.

EVERY young man who is sane and in good health "builds castles in the air," but if such castles are to be anywhere but in the air they must have some foundations of education and character. He who hopes for better things must bestir himself and make himself fit for better things. He must be doing as well as dreaming.

Progress is the watchword that should be burned into the soul of a young man. Contentment may be a precious boon, as the old copy books used to say, but a certain kind of contentment is simply decay, is simply death.

Wake up, wake up, young man! A big place is this round world, and there is plenty of room and abundance of opportunity for those who are worthy and qualified. You can make yourself worthy, and the Central Business College can assist you to make yourself qualified.

Men of mark have without exception learned the secret of application, have learned to pay the price of progress, which is work, work, work.

The young man who cannot surmount obstacles in the way of his ambition will not be likely to accomplish much in this working world. He who really wants to be educated, for instance, will be educated; he will bend every energy in that direction until his ambition is realized. Sacrifices made for education are always a source of pleasant contemplation, and he does well who has the will power to sacrifice present pleasure for future good.

## Where to Learn.

It has been said that the best place to learn shorthand is where it is best taught. There is no questioning the truth of this statement, and it is safe to say that the large school, where a specialty is made of shorthand, offers the best facilities and the best teachers. Many make a great mistake in supposing that a private teacher is to be preferred. In the first place, very few really competent stenographers will give private lessons. Their time is too valuable. If they wish to work outside of business hours they can usually get extra work which will pay much better than teaching private pupils. In the second place, a person may even be a good stenographer and yet be unable to do good teaching. It is usually much better to place one's self under the direction of a well-known school. Time will be saved and better results obtained. A cheap teacher means a poor teacher, and a poor teacher means an imperfect knowledge of the subject, and indifferent success. The better the teacher the better will be one's understanding of the subject, and the more quickly he can make his knowledge a money-producing knowledge. The time thus saved will compensate, many times over, for the difference in cost between good and poor instruction, while one's chances of advancement are almost beyond comparison.

THE  
PEN  
\$ MIGHTIER  
THAN  
THE  
SWORD  
EXECUTED BY  
ROBERT A. KELLS

BY R. A. KELLS, ONE OF OUR GRADUATES.

## To All

Young people who decide to look to a business college for a training, let us just say this: Do not enter with the idea that all hope of either greater educational success in life is left behind, but rather know that you will have the best possible equipment for the present necessities which are pressing, and when those have been supplied you will be in the best of condition for proceeding to higher things. Just so long as the world moves as it does there will be some men who will shine as lights in the sphere of philosophy, literature, medicine, law and science, but there will also be men who achieve fame in the world of business and finance, and as long as they do the business college will continue to do a good work.

## Competence in Brains

Is always sure in pocket. Wise men are rarely poor, and never paupers. The well-educated do not gravitate to the almshouses nor to the penitentiary. The best provision a father can make for himself or his wife in old age, is a good education given to his children. He who has three or four children, well equipped in mind, strong in will, rich in love, has the best annuity and the best life insurance.

## The Golden Present.


Now is the time to enter. The work is conducted so largely upon the basis of individual instruction, that the student can use to the very best advantage whatever length of time he has at his command, whether it be three months or one year.

Secure an Education

AT THE **CENTRAL BUSINESS COLLEGE**, STRATFORD, ONT.







# Our Students

## Secure Employment.

WE GIVE BELOW THE NAMES OF A FEW OF OUR FORMER STUDENTS:

**James A. Carstairs**, stenographer and ledger-keeper, Ames & Co., bankers and brokers, Toronto. **Andrew Hunter**, stenographer to the superintendent of the Wabash Railway, Chicago, Ill. **Miss Marie Sanderson**, stenographer, Rutherford & Marshall, Toronto. **Miss Mary Branch**, head bookkeeper, Teakle & Golden, contractors, Detroit. **D. C. Martin**, bookkeeper, Merz Capsule Co., Detroit, Michigan. **J. J. Arnold**, foreign ledger keeper, First National Bank, Chicago. **Selwyn Brown**, manager Commercial Express Company, Buffalo. **Miss Annie McBrayne**, stenographer, Detroit Stay Company, Detroit. **Fred. Jaspersen**, superintendent construction department, Philadelphia and Reading Railway, Philadelphia, Pa. **R. E. Davis**, commercial traveller, W. J. Reid & Co's glassware, London. **Miss Mary McGrath**, stenographer and bookkeeper, J. H. Gail, produce merchant, Buffalo. **Ed. Laschinger** holds the position of private secretary to the Postmaster-General. **James B. Greig** is bookkeeper and stenographer in the North American Mill Building Company, city. **Miss Carrie Jeffrey**, stenographer to Hon. G. W. Ross, Education Department, Toronto. **J. D. Abraham**, private secretary to Geo. E. Tuckett, of Tuckett & Sons, wholesale manufacturers, Hamilton, Ont. **Miss Lucy Leary**, stenographer, R. G. Dun & Co., Detroit. **Miss Louisa Dantzer**, bookkeeper, J. H. Doerr & Company, Berlin, Ont. **Charles Robertson**, stenographer in the Union Stock Yards, Chicago. **Miss Belle Ireland** is now bookkeeper and stenographer in the office of Ballantyne & Sons, cheese exporters, this city. **John Lavelle**, with the Express Company, in the Union Station, Toronto. **Miss**

IF WE WERE TO GIVE THE NAMES OF ALL OUR FORMER STUDENTS AND STATE THE SITUATIONS THEY OCCUPY, WE WOULD REQUIRE A BOOK OF MANY PAGES.

Never before  
in the  
history of this  
College  
have our  
students been  
so  
successful  
in  
securing  
employment.

Three  
times  
the number of  
applications  
for  
office  
help  
have been  
received  
this year as  
compared  
with  
any  
previous year.

**Marion McKay**, bookkeeper and stenographer, The Stratford Shoe Company, this city. **Miss Minnie Tremble**, stenographer, The Maxwell Works, St. Marys. **W. L. Agnew**, stenographer Rice, Lewis & Company, Toronto. **E. Walton**, private secretary to E. H. Fitzhugh, division superintendent Grand Trunk Railway, Toronto. **A. W. Richards**, bookkeeper, The Oxford Soap Works, Woodstock. **Geo. Helwig**, with A. Moyer & Company, general merchants, Mildmay. **Geo. Bailey**, stenographer, in the Freight Department, Grand Trunk Railway, at Brantford. **E. Woolway**, bookkeeper, Baetz Brewing Company, Milwaukee, Wis. **Chas. Iles**, stenographer, T. H. & B. Railway, Hamilton. **J. W. Kelly**, manager of the K. McKenzie Company, wholesale grocers, Edmonton. **Chas. Stephan**, bookkeeper, The Sieling Furniture Company, Walkerton. **R. S. McKibbin**, Accountant, Canadian General Electric Company, Toronto. **Miss H. Bunting**, bookkeeper, The Stratford Gas Company. **Miss C. Huxley**, stenographer, The Herald Printing Company, city. **A. F. Pettman**, bookkeeper, The Rector Structure Company, Chicago. **M. J. Boos**, bookkeeper, and stenographer, R. Watt & Sons, lumber dealers, Wiarton. **H. Malott**, business manager, J. Phillips' Show Case Company, Detroit. **Mr. S. Groh**, bookkeeper, The Boehmer Company, Limited, Berlin. **Cecil Irvine**, stenographer to Mr. Tiffin, Division Superintendent, Grand Trunk Railway, Barrie. **Miss B. McLennan**, stenographer, Thornton & Douglas, Merchants, city. **J. J. Walter**, with Marshall, Field & Co., Chicago. **Miss N. McKenzie**, bookkeeper, Hepburn & Nichols, furniture dealers, city: and hundreds of others.

How to  
Get on in the  
World  
Secure an Education

AT THE

CENTRAL

BUSINESS

COLLEGE,

STRATFORD, ONT.



DOMINION OF CANADA

ONE  
DOLLAR



# "Life Scholarships"



**T**HIS SCHOOL PROPOSES TO DEAL WITH ITS PATRONS ON A STRICTLY BUSINESS BASIS, AND TO RELY ENTIRELY UPON ITS MERITS AS A SCHOOL TO DRAW AND HOLD PATRONAGE. THE "LIFE SCHOLARSHIP" METHOD IS NOW GENERALLY REGARDED AS A SHARP DODGE RESORTED TO BY SOME SCHOOLS AS THE ONLY MEANS OF OBTAINING STUDENTS. THE PURCHASER OF A "LIFE SCHOLARSHIP" EXPECTS EITHER TO PAY MORE THAN THE THING IS WORTH, OR ELSE TO GET SOMETHING FOR NOTHING, WHICH IN THE END AMOUNTS TO A GAME OF CHANCE.

THAT IS A STRANGE SCHOOL WHOSE INSTRUCTION FOR THREE YEARS IS WORTH NO MORE THAN FOR SIX MONTHS. AN EQUALLY STRANGE SCHOOL IS ONE WHOSE TUITION FOR SIX MONTHS IS WORTH OR COSTS AS MUCH AS FOR THREE YEARS.

SUCH SCHOLARSHIPS ARE INDUCEMENTS TO IDLENESS, LAZINESS, AND MISCHIEF MAKING, A PREMIUM ON IGNORANCE AND STUPIDITY, AND THEY PROMOTE DISORDER AND DESTROY DISCIPLINE. THE PUPILS ARE OFTENER FOUND IN THE STREET THAN IN THE SCHOOL. CERTAINLY NO SENSIBLE, INTELLIGENT OR AMBITIOUS YOUNG MAN WILL CARE TO ATTEND A SCHOOL WHERE A BOY OF TWELVE HAS TO PAY NO MORE FOR THREE TO SIX YEARS THAN HE DOES FOR SIX MONTHS.

## "Privilege of Reviewing."

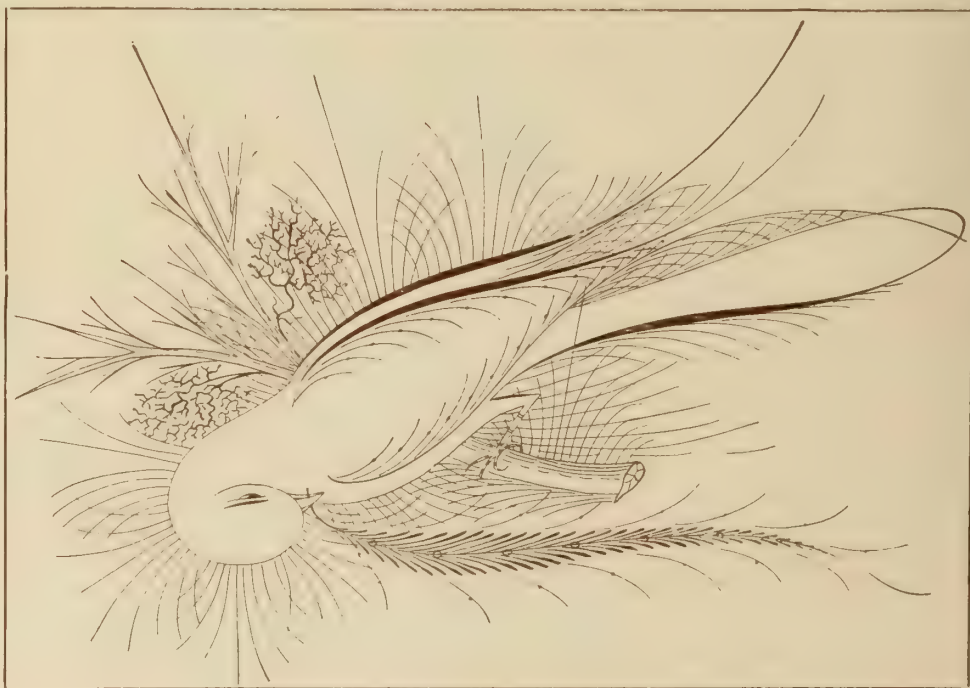
PRAY WHY ATTEND AN INSTITUTION WHOSE INSTRUCTION IS SO INCOMPLETE THAT YOU MUST OCCASIONALLY RETURN AND REVIEW THE COURSE? TIME IS TOO SHORT AND VALUABLE TO BE THUS WASTED. A THOROUGH COURSE OF SPECIAL STUDY NEED NOT BE REVIEWED.

## Dull Students.

IT IS URGED THAT THIS "LIFE SCHOLARSHIP" WILL GIVE THE DULL STUDENT THE ADVANTAGE OF ALL THE TIME HE MAY REQUIRE. THIS IS TRUE, AND SUCH SCHOOLS ARE GENERALLY "FILLED" WITH DULL PUPILS. THE SURROUNDINGS BECOME DULL, TEACHERS DULL—THE WHOLE INSTITUTION IN A SEMI-COMATOSE CONDITION, MAKING IT OF LITTLE OR NO VALUE TO STUDENTS WHO ARE WIDE AWAKE.

## Surely a Clever Student

CAN SEE THAT IF HE CAN GET THROUGH A "LIFE SCHOLARSHIP" COURSE IN FOUR MONTHS, THEN HE IS PAYING TOO MUCH FOR HIS COURSE. FOUR MONTHS IN OUR SCHOOL DOES NOT COST AS MUCH AS FOUR MONTHS IN A "LIFE SCHOLARSHIP" SCHOOL.



## ...Board.

IN NO CITY IN THE PROVINCE CAN GOOD BOARD AND LODGING BE SECURED AT SO CHEAP A RATE. WE HAVE MANY NICE HOMES IN PRIVATE FAMILIES, AND THE RATES ARE: FOR LADIES, \$2.00 OR \$2.25 PER WEEK; AND FOR GENTLEMEN, \$2.25 OR \$2.50 PER WEEK. WE HAVE MANY GOOD PLACES AT THE RATES, \$2.00 FOR LADIES AND \$2.25 FOR GENTLEMEN. IN FACT, THROUGHOUT THE YEAR, NOT MORE THAN A DOZEN STUDENTS PAID AS HIGH AS \$2.50. \$2.25 A WEEK IS THE PREVAILING PRICE FOR BOARD AND ROOMS.

## Mayor's Office, Stratford.

AS ONE OF THOSE WHO HAVE WATCHED WITH CLOSE ATTENTION THE PROGRESS OF THE CENTRAL BUSINESS COLLEGE, OF STRATFORD, FROM ITS FOUNDATION TO THE PRESENT DATE,

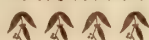
I HAVE MUCH PLEASURE IN RECOMMENDING IT MOST HIGHLY AS A PLACE IN WHICH TO OBTAIN A GOOD AND PRACTICAL EDUCATION AND A THOROUGH KNOWLEDGE OF BUSINESS METHODS. THE RECORD OF THE SCHOOL HAS BEEN MARKED WITH SUCCESS FROM THE COMMENCEMENT, BUT AT NO PERIOD IN ITS CAREER HAS IT ENJOYED GREATER PROSPERITY OR HELD A MORE PROMINENT PLACE AS AN INSTITUTION FOR A BUSINESS TRAINING THAN IT DOES UNDER ITS PRESENT ABLE MANAGEMENT. YOURS TRULY,


JOHN O'DONOGHUE, MAYOR.

THE CENTRAL BUSINESS COLLEGE  
STRAITFORD ONT.



# Graduates of this College...

Are in strong demand as teachers in other Business Colleges. 

Surely this is convincing evidence that our training is the best that can possibly be had in Canada. 

E. J. SHAW, Wallaceburg, Ont., Principal and Proprietor North Adams Business College, North Adams, Mass.

E. L. MCCAIN, Ridgetown, Ont., Penman International Business College, Fort Wayne, Ind.

J. C. MCTAVISH, Clinton, Ont., Commercial Master, Bliss Business College, Haverhill, Mass.

W. H. HOLLAND, Chatham, Ont., formerly Assistant Commercial Master, C. B. College, Toronto, now Bookkeeper in the office of Canadian Copper Co., Payne Harris Building, Cleveland, Ohio.

NOTE. These four gentlemen had attended another business college before receiving instructions from our Principal.

R. A. KELLIS, Listowel, Ont., Commercial Master and Penman New York Business College, New York City.

E. A. WARNER, Abingdon, Ont., Commercial Master, Central Business College, Stratford.

W. C. MCCARTER, Jarvis, Ont., Principal and Proprietor Duluth Business University, Duluth, Minn.

MISS MABEL HENDERSON, Stratford, Ont., for several years instructor in Phonography in the Central Business College, now employed in Duluth Business University, Duluth, Minnesota.

E. A. EVANS, was employed in the International Business College, Saginaw, and later on was President of the Fort Wayne Business College, Fort Wayne, Ind.

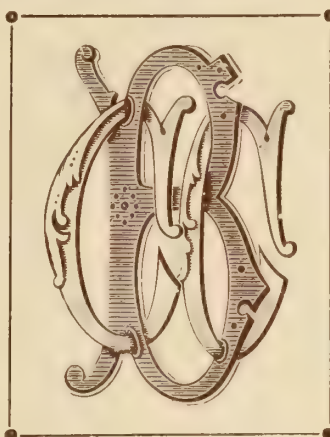
A. F. SPROTT, Collingwood, Ont., Penman Central Business College, Toronto.

W. P. MCINTOSH, St. Mary's, Ont., Penman and Commercial Master Haverhill Commercial School, Haverhill, Mass.

MISS LIZZIE LIVINGSTON, Shorthand Teacher Watertown Business College, Watertown, Dak.

FRANK FOSTER, Newmarket, Ont., Shorthand Teacher New York Business College, New York City.

**WE MAKE** a specialty of training young teachers for positions in Commercial Schools. Some schools in Ontario could not prepare them if they tried, for their teachers lack the skill. Nearly half-a-hundred of our former pupils have found teaching in business college very remunerative as well as congenial. When you take into consideration the number of years we have been in business college work you will arrive at the conclusion that our record in this respect is the best in Canada.



MR. A. S. NIMMO, Ravenswood, Ont., Proprietor Nimmo's Shorthand Academy, Sarnia.

J. R. MACDONALD, Stratford, formerly teacher in this school, now manager Macdonald Manufacturing Company, City.

MR. A. W. WILLIAMS, Toronto, formerly Assistant Teacher in C. B. College, Toronto, now Business Manager Belle Ewart Ice Co., Toronto.

MR. J. A. BAKER, Kingston, formerly Teacher in the College of Commerce, Toronto, now Special Writing Master, Church St., Toronto.

JAMES MCCARTER, Jarvis, after graduating became Principal of Hastings Business College, Hastings, Minn.

H. M. KENNY, Springford, now Principal Woodstock Business College, Woodstock.

D. P. HARAGAN, Kinkora, Ont., Teacher Business College Milwaukee, Wis.

THOMAS HENDERSON, Brougham, now Commercial Master, Bliss Business College, Dover, N. B.

D. W. FERRIER, Union, Ont., now Commercial Master Bliss Business College, Newburyport, Mass.

JOHN SCOTT, Commercial Master, Pickering College, Pickering.

E. MILLER, Capital City Business College, Indianapolis, Ind.

MR. C. F. MARTYN, formerly Commercial Master Central Business College, City.

MISS Z. ESLER, Shorthand Teacher in a Toronto Business College.

MR. C. E. SMITH, Shorthand Teacher Central Business College, City.

C. S. JACKSON, Penman, Jamestown Business College, Jamestown, N. Y.

W. H. FLETCHER, Commercial Master, Stratford Collegiate Institute.


P. BRADSHAW, Principal of the Shorthand Department, Central Business College, Stratford.

O. K. STEPHENSON, Principal Glick Business College, Concord, N. H.

A. D. GREEN, formerly Commercial Master in this College, now head Bookkeeper Ontario Gas Co., Walkerville.

MR. A. TILLEY, formerly Commercial Master in this College, now a member of the dry goods firm of Dufton & Tilley, City.





# DOMINION OF CANADA

The following editorial appeared in

## The Stratford Evening Herald.

**Successful College Advertising.**—W. J. Elliott, the Principal and Proprietor of the Central Business College, Stratford, tells the Herald that he is at present advertising his College in over 237 newspapers of Canada. He has no hesitation in saying that it pays him to do so. Mr. Elliott certainly does his share towards making the City of Stratford known throughout the country. His College is the most extensively advertised and one of the most prosperous in the province. His advertising pays him because he advertises a good thing. His College is well equipped, the staff of teachers is up-to-date, and a thorough air of business pervades the whole institution. His system of getting public attention is worthy of imitation by those engaged in other forms of trade. If Mr. Elliott can afford to advertise in 237 newspapers, there is no fit reason why every Stratford merchant should not advertise in at least one paper in the Classic City, and The Herald, as Stratford's leading paper, ought to be that one.

### The Market Overcrowded.

While hundreds have been deterred from taking up the study by the cry of "over supply," others, with more determination, have decided the matter to their own satisfaction, pushed resolutely on, and are now reaping the fruits of their labors in good positions at excellent salaries. The more timid are still hesitating, probably waiting for the supply to diminish, or for some one to offer them a position, and "hold it open" while they learn.

That there is an over supply of stenographers, of a certain grade, no honest school denies or attempts to conceal. No matter what calling or profession one enters, he will find a large number of incompetents. It is this class, too, that is continually crying "over supply" and "short hand does not pay." Of course it does not pay them, because they cannot render valuable service. Their knowledge of shorthand is really very limited (though they often claim much), they cannot read their notes with any degree of certainty, consequently they cannot be depended upon. Their work, at best, is full of inaccuracies and unsatisfactory. Business men do not want them.

*There are two most valuable possessions which no search-warrant can get at, which no execution can take away, and which no reverse of fortune can destroy. They are what a man puts into his head—knowledge, and into his hands—skill.*

—Specimen of Penmanship—

Practical Questions

# Why How

?

# When Where

Practically Answered

**? WHY** Should I secure a Practical Education?  
Because success in any calling depends upon the application of business principles. Because it is a more direct route to success than any other road. Because the rewards of the world are bestowed upon those who can do the business the world wants done in a business-like way.

**? WHEN** Should a Course Be Commenced?  
The sooner you make the start the longer time you will have to enjoy the fruits of your efforts. In getting an education, every day you postpone you are taking a dangerous risk. Time, tide and opportunity wait for no man. To this rule there are no exceptions—no appeal.

**HOW** Shall I secure the Necessary Training?  
Not by experience—it is too costly. Not by entering some office where the instruction will be haphazard, but by going to a thorough, reliable business training school, where business is taught as it is practiced, where the methods are modern and the facilities first-class.

**? WHERE** Is the Best Place to Attend?  
Go to a school that shows what it is by what it has done; one that has a good reputation in the community for honest, conscientious work, and whose students are its best advertisements. To get the best results use the best facilities. In education only the best is good enough, and you can get the best in the Central Business College, Stratford.

*Go to Bottom in the World*

Secure an Education

AT THE

# CENTRAL BUSINESS COLLEGE

STRATFORD, ONT.







# OUR NEW Business Practice

THEORY AND PRACTICE GO HAND IN HAND. THE FINEST  
AND MOST THOROUGH SYSTEM IN CANADA TODAY.



## Press Notices

The people of Canada make no mistake when they patronize this popular school.  
*Toronto Mail and Empire.*

No person can inspect the different apartments without pronouncing it a model school of commerce.  
*Toronto Globe.*

Stratford has in the Central Business College one of the most successful schools of the kind in Canada.  
*Beacon, Stratford.*

The courses of study are up to the highest standard of excellence.  
*The Herald, Stratford.*

Stands in the very front rank.  
*Canada Live Stock Journal, Toronto.*

It does not ask for a better reputation than it already possesses.  
*The Free Press, London.*

Would recommend it to all who purpose taking a business course.  
*The Herald, Wulkerton.*

Have no hesitation in highly recommending it.  
*Educational Journal, Toronto.*

A strictly first-class school.  
*Farmer's Advocate, London.*

It is to-day the leading school of commerce in Ontario.  
*Mitchell Advocate.*

A splendid school.  
*Forest Free Press.*

No similar institution in Canada is held in higher esteem than the Central Business College.  
*Chatham Planet.*

Keeping abreast of the times.  
*The Journal, St. Thomas.*

Always enjoys a large patronage.  
*The Advertiser, London.*

Thoroughly deserving of patronage.  
*The Journal, St. Marys.*

First-class in every particular.  
*Sentinel-Review, Woodstock.*

The school is a live up-to-date concern.  
*The Entrance, Toronto.*

Every spring over the entire civilized world this question is anxiously asked. It is asked not only by the farmer but by every one in all the various walks of life, for agriculture is recognized as the basis of prosperity. The harvest depends upon certain conditions that are ever recognized and understood.

The seed must be good and have sufficient vitality to enable it to grow.

The ground must be thoroughly prepared at the right time.

The growing crop must be protected from the devastations of its enemies.

The field must not be allowed to be overrun with weeds.

The harvest of a human life depends upon similar conditions.

The seed must be good, practical knowledge. It must be sown in the spring time of life.

The mind must be put in proper condition by thorough study.

Bad habits must not be allowed to interfere with growth and development.

These conditions, faithfully observed, will lead to a bountiful harvest of good results, such as prosperity, happiness, usefulness and contentment.

Young man, young woman, what shall the harvest be?

It rests with you to decide the question—NOW.

Spring time is not postponed to accommodate some laggard who has not improved the opportunity to get his ground ready for seeding; and the period of youth, when preparation must be made for the harvest of life, is neither postponed nor extended to accommodate those who have frittered away precious time, bartering opportunity for pleasure.

Now is the time, and only now, for deciding that most important question: "What Shall the Harvest Be?"

It is one of the questions that you, and you alone can answer.

What  
Shall  
the  
Harvest  
Be  
?

## Advantages of this System.

- THIS SYSTEM TRAINS THE HAND AS WELL AS THE MIND.
- IT TEACHES THE STUDENT TO ACT AS WELL AS TO THINK.
- IT IS HIGHLY INTERESTING AND SECURES EARNEST, FAITHFUL STUDY.
- IT INSURES CONFIDENCE IN ONE'S ABILITY TO KEEP A REGULAR SET OF BOOKS ACCURATELY AND SYSTEMATICALLY.
- IT IS THE MOST PRACTICAL IN USE IN CANADA TODAY.
- IT GIVES OFFICE PRACTICE AND EXPERIENCE IN KEEPING LARGE SETS OF COUNTING-HOUSE BOOKS.
- IT NECESSITATES DEALINGS BY CORRESPONDENCE.
- IT ENTERS INTO DETAIL AND GIVES AN EXPERIENCE WHICH WOULD REQUIRE YEARS TO OBTAIN IN ANY OTHER WAY.
- IT ILLUSTRATES THE NATURAL COURSE OF TRADE AND SETTLEMENTS.
- IT INSTRUCTS THE PUPIL, BY PRACTICE, HOW TO MAKE OUT CORRECTLY ALL KINDS OF BUSINESS FORMS AND DOCUMENTS AND TEACHES HIM THEIR IMPORTANCE. THE BUSINESS FORMS ILLUSTRATE THE TRANSACTIONS AND ENABLE HIM TO GET A BETTER UNDERSTANDING OF THE ENTRIES TO BE MADE IN THE BOOKS.
- IT TEACHES THE STUDENT HOW TO DO BUSINESS, AS WELL AS HOW TO KEEP ACCOUNT OF IT.
- IT GIVES HIM PRACTICE IN DOING BUSINESS AT THE BANK AND OTHER OFFICES, AND MAKES HIM SYSTEMATIC AND ACCURATE IN ALL HIS DEALINGS.
- IT INSURES CORRECT BUSINESS HABITS AND ACCURACY.
- IT INCULCATES PRINCIPLES OF HONOR AND INTEGRITY AND PROMOTES JUST DEALINGS.
- IT GIVES A GREATER VARIETY OF BUSINESS FORMS AND TRANSACTIONS THAN WOULD OCCUR IN ANY ORDINARY BUSINESS.

## To Whom it may Concern :

It is with much pleasure I recommend your admirable school to the teaching community and to the public generally. After eight years teaching in public schools, I resolved to leave the profession and enter the business world. I visited several business colleges and finally decided to enter the college over which you have the honor to preside. The results of my labors with you qualified me for my present position in this college, where I am reaping a most satisfactory reward for the time and money spent under your care. To say that I am satisfied would be expressing my opinion very mildly, for I honestly believe your school is without any superior for practical business training.

W. C. McCARTER.

Formerly Principal Port Lambton Public School, now Principal Duluth Business University, Duluth, Minn.

## A Parent's Privilege.

Are you a parent? If so you live in a sphere of combined privilege and obligation that no one else can realize. You experience joys that others do not know and you are weighted with responsibilities that others do not feel. The future of your child is in your hands. Have you ever considered about giving him a business education? Is it not the broadest field of business activity that affords the greatest opportunities for advancement? Send him to our school. You can make no mistake about giving him this education.

## Educa- tion for the Farm.

"I don't need a business education, for I never expect to be anything but a farmer."

This is a common expression, and most unfortunate because it is a false view, both of a business education and the requirements of correct farming. If any business on earth demands method, system and the application of correct business principles, that business is farming. Of course we do not mean by this that every farmer should keep a complicated set of books, and have an office equipped with all the modern conveniences, but we do claim that, so far as it goes, his business should be as much regulated by correct system as that of a large commercial house. A farmer is both a manufacturer and a merchant, and the good results of the manufacturer can be destroyed by the bad methods of the merchant. To secure good crops is one thing; to get them converted into the greatest amount of cash is another. There are more failures produced by bad management than poor crops. A poor crop this year may be remedied by the results of next year, but bad methods entail continuous failures. Business education includes system, order, and method, and does away with the guess-work, haphazard plan which is valuable only in affording the study of "awful examples." We want more business farming, and we shall get it only by educating for it.

How to  
Get on in the  
World  
Secure an Education

AT THE **CENTRAL**  
**BUSINESS COLLEGE,**  
STRATFORD, ONT.





CANADA  
IS  
YOUR FIELDTHE CENTRAL  
BUSINESS COLLEGE

STRATFORD,

0

ONTARIO

## TO OUR PROSPECTIVE STUDENTS :

Permit us to call your attention to the many superior advantages offered by our Institution. We have courses of study rarely equalled in any other school of this kind, an able staff of instructors, beautiful and elegantly furnished rooms, and our school is largely patronized by the leading business men of the Dominion..

We have a large, popular and progressive college, and you will make no mistake in coming to Stratford for the course of study you desire to take. In attending a business college it pays to attend the best, for much of one's future success depends upon the character and influence of the school from which he graduates. The Central Business College is a high-grade school with more than a national reputation, and the student on graduating carries with him a prestige and influence that he can secure in no other way. There are so many misrepresentations made by some commercial schools throughout the country, that it behooves one to be very careful in the selection of a school in which to secure a business education. With experienced teachers in all departments, thorough and practical courses of study and handsome apartments, we are enabled to offer our students facilities not surpassed in the Dominion.

The value of graduating from a school so widely and favorably known can be shown in no better way than to cite the fact that scores of our students have gone to Detroit, Chicago, Buffalo, Toronto, New York, etc., and have secured situations at once as stenographers and bookkeepers, and this too in the face of hundreds of unemployed students of the schools in those cities.

We have received three times as many applications for reliable office help during this year as we have ever received before in a single year, and as this school is the most extensively advertised (you can find our advertisement in nearly every paper) a prospective student can easily see that business men are very likely to apply for competent office assistants to a well-advertised college that is conducted on strictly business principles.

We enjoy every year a large attendance of an excellent class of young ladies and gentlemen as students, and we are sure you will be entirely satisfied with the school, its facilities, and the manner in which we will treat you while here.

Hoping to have you and your friends with us, I remain.

Yours truly,

*W. J. Elliott* Principal.

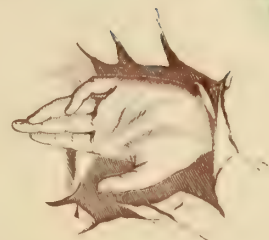


# THE POWERFUL INFLUENCE EXERTED BY THE COLLEGE.....



THE unfortunate consequences which would necessarily ensue were a pupil to be recommended beyond his real deserts, are so thoroughly known that nothing further need be added with reference to the folly of misrepresentation, while on the other hand, every one will quickly recognize the wisdom of the course pursued by this college in endorsing its pupils strictly in proportion to their ability and qualifications, giving them credit for the full measure of their capacity,

yet in no way exaggerating their merits, or overestimating their worth. Absolute adherence to the policy of honesty and just dealing commands for the institution a firm and dignified place in the respect and esteem of every parent and pupil, and is not only the very best method of awakening the confidence of the employer, but is the only means by which this confidence can be retained and increased.



who secure a thorough business preparation, but also building up a popular sentiment in favor of practical education, and the employment of young people who have been specially trained for active business service. By this intelligent comprehension of commercial affairs, and his efficient performance of the duties assigned him, he makes a favorable impression upon all with whom he is brought in contact, and establishes for the college a prestige for thorough and substantial business training which creates a demand for students of similar qualifications, and provides

## EVERY BUSINESS MAN

To whom the college has furnished a number of intelligent, trustworthy and competent students, is grateful for the continued benefits derived from their

superior services, and becomes a fast friend and supporter of the institution, always speaking cordially in its behalf and inducing his associates and acquaintances to employ advanced students in the various departments of their business.

## EVERY PARENT

Whose sons and daughters have received a thorough and comprehensive course of business training, entertains a feeling of

peculiar kindness and good-will towards the institution for imparting so large a measure of practical business efficiency to the members of his family, and therefore takes a special pleasure in urging his friends and neighbors to give their sons and daughters the benefit of the same admirable opportunities for commercial equipment.

## EVERY CAPABLE AND RELIABLE STUDENT

Who is placed in a position upon the completion of his course becomes an active representative of the college, while the excellence of his business habits and the superior quality of his work bear constant testimony to the substantial character and worth of the business training he has received, not only demonstrating the capacity and qualifications of pupils

## MANY SUPERIOR POSITIONS

for fellow pupils who are equally worthy and competent. He gladly welcomes the increased maturity and development secured from his comprehensive study of

practical business affairs, and warmly expresses his appreciation of the great and lasting benefits thus secured, while his gratitude for the educational advantages he has received, and for the pleasant and remunerative employment gratuitously provided for him by the college, are evidenced by his hearty and continued endorsement of the institution, and by the numerous friends and companions upon whom he prevails to follow his example and enroll themselves as students. Thus

## PARENTS, PUPILS AND EMPLOYERS

all interest themselves earnestly in behalf of the college, not only persuading ambitious and energetic young men and young women to better their condition in life by pursuing the

thorough course of business training, or the course in shorthand and typewriting, but also inducing business friends and acquaintances to employ advanced students and reap the benefit of their excellent qualifications and superior efficiency. By the combined endorsement of graduates and patrons the reputation of the college has become continental, and their active efforts among the young people throughout the land have so largely increased the attendance of the institution and so extended the scope of its operations that it is now everywhere recognized as the leading Business College of Canada.

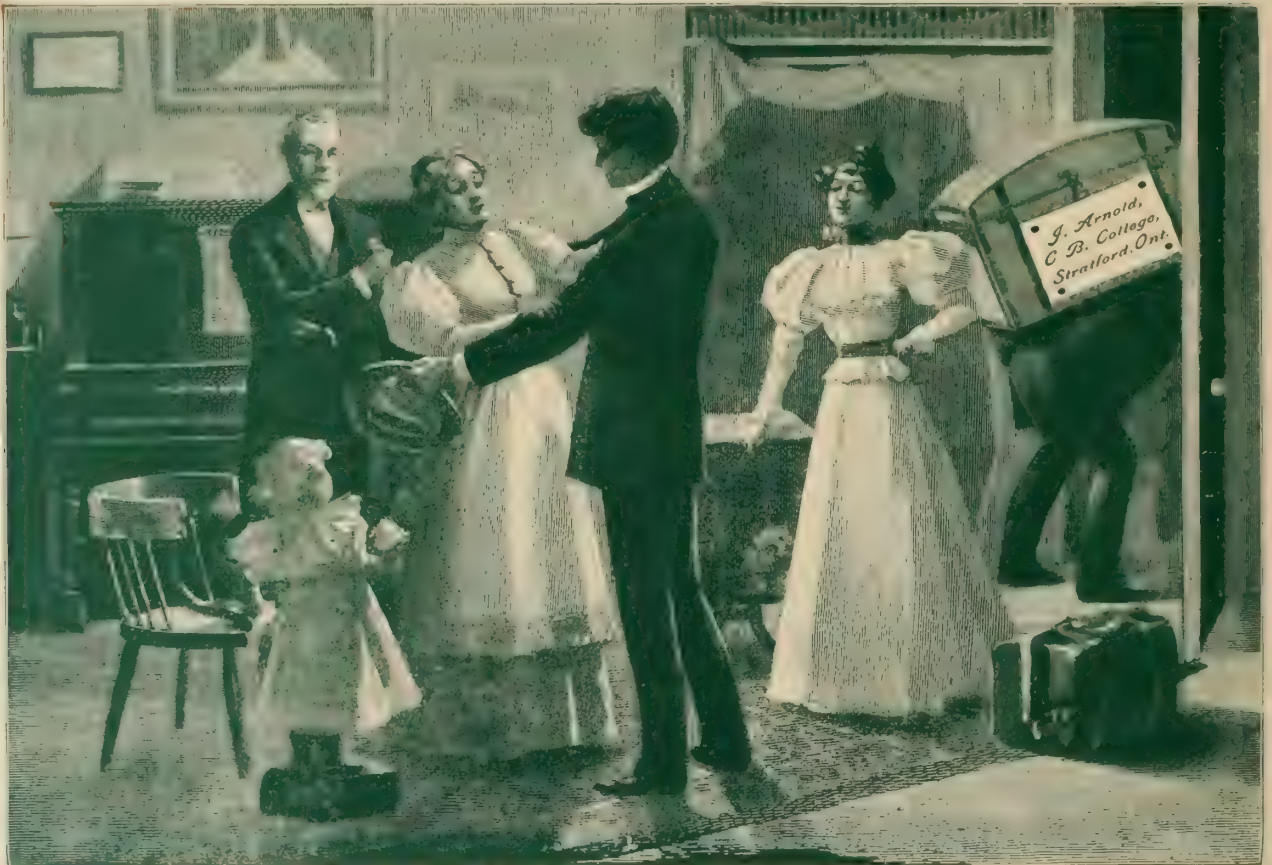
WE BELIEVE WE DO MORE TOWARDS AIDING STUDENTS TO GOOD SITUATIONS THAN ANY OTHER SIMILAR SCHOOL IN THE DOMINION. WE ARE CONTINUALLY ON THE LOOKOUT FOR THESE SITUATIONS, AND WE ARE CONSTANTLY ADVERTISING IN MANY WAYS FOR THEM, THEREBY SPENDING MONEY ON BEHALF OF OUR STUDENTS.





# Starting Out for Success in Life

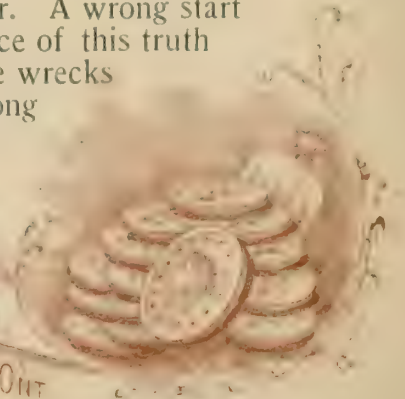
A  
Young  
Man



**S**TARTING out in the world is confronted with a choice of two roads. One will lead to Success and the other to Failure. If he starts out on the wrong road he is likely to continue in it. But even should he take the wrong road, and when he discovers his mistake turn back, he will find that he has lost much time and many valuable opportunities. The young man in our illustration has wisely decided to take the right road. He knows that many others have taken this road and have reached the goal of Success. He is making no mistake, and is taking no chances. A right start is success half won. There is no need of making any mistake in this matter. A wrong start implies a wrong ending. We can find plenty of evidence of this truth in the many human wrecks we see around us. They are wrecks because they started out in the voyage of life in the wrong channel. Profit by their failures and start right.

Secure Education

AT THE **CENTRAL BUSINESS COLLEGE**, STRATFORD, ONT.





# The Business Educators' Association of Canada.

**T**HIS Association was formed chiefly for one purpose, viz., the elevation of the standard of business education in this country. The Central Business College, Stratford, Ont., is a member of this Association, and nearly all the business colleges of Ontario have affiliated with it. Pupils from these schools write on the same final examination papers at the same time, the last five days of each month during the school year. The examinations are held in the schools that are members of the Association, and the Principal is the presiding examiner. Examination papers are prepared by the Board of Examiners, and this Board is elected each year by the Association. Students are required to sign all papers by the number which is supplied to them by the President of the Association, therefore the examiners do not know who the candidate is, nor the school in which he wrote on the examination. The Diploma issued by the Association is certainly worth more to its possessor than a Diploma issued by a school which prepares and examines its own papers. Already business men are beginning to ask an applicant for employment: "Have you an Association Diploma?" Prospective students should insist on going to a school that is a member of this Association, instead of attending any school whose Diplomas are practically valueless, no matter how loudly those schools praise their own work. **In this Association candidates must pass a strong independent examination.** All schools that belong to the Association are not the same in equipment,

teaching staff, etc., but their pupils must secure the required standing before receiving a Diploma. All the colleges of the Association charge the same fees for tuition, but all business colleges are not alike even though they are members of the Association. The students of schools possessing superior facilities can complete the course and graduate in less time than the students of smaller schools whose facilities are not first-class. Some schools may pass twenty per cent. of their candidates, others forty per cent., others sixty per cent., etc., but when a school makes a record like ours there is no disputing the fact that the college is strictly first-class, especially when we send up a large number of candidates throughout the year.



## **OUR RECORD**

for last year at the examinations was a most remarkable one. Eighty-four per cent. of our candidates were successful in passing the prescribed examinations and received Diplomas. From our Shorthand Department over ninety per cent. of the pupils were successful, and during the June examination nine were sent up and nine were successful. This record shows in an unmistakable manner the line of work our teachers do. For the present year we have not yet received full returns, therefore cannot state our percentage, but from present indications we are lead to believe that our record will be as good as that of last year and probably better.





*W. H. Elliott*

PRINCIPAL AND PROPRIETOR.



# Rates for Tuition.

(PAYABLE ON ENTERING.)

## Commercial Course.

First Term (12 weeks)	-	\$25
Double Term (24 weeks)	-	\$45
Each term of four weeks after the 24 weeks term,	- -	\$ 7

FIRST TERM of 12 weeks paid by instalments, is \$10 per 4 weeks in advance. SECOND TERM of 12 weeks, by instalments, \$9 per 4 weeks.

## Shorthand Course.

First Term (12 weeks)	-	\$25
Double Term, (24 weeks)	-	\$45
Each term of four weeks after the 24 weeks term is	- -	\$ 7

FIRST TERM of 12 weeks if paid by instalments, is \$10 per 4 weeks in advance. SECOND TERM of 12 weeks by instalments is \$9 per 4 weeks.

One School Year, \$70.

## Combined Course.

COMMERCIAL AND SHORTHAND.

*For Teachers and Senior Students of High Schools.*

First Term (12 weeks)	-	\$35
Double Term (24 weeks)	-	\$60

Each additional four weeks after the 24 weeks term is \$10.

## Board.

Good board and rooms in private homes for Ladies at \$2 per week, for Gentlemen \$2.25.



## Baggage.

Leave your baggage at the Station and come directly to the College. When you have selected a boarding place you can have your baggage delivered.

School Sessions—Regular hours from 9 to 12 and 1.30 to 4.

## LOST TIME.

Absence from the College for a WEEK OR MORE at one time on account of illness or other unavoidable cause will not be counted as part of the term—extra time will be given for the time lost. No money is refunded for lost time, but extra time will be given at the end of the term chosen by the student. When a student is absent notice must be given to the Principal.

## BOOKS AND SUPPLIES.

For 1st Term (12 weeks) Com- mercial Course,	-	\$ 7 50
For Double Term,	- -	11 00
For 1st Term (12 weeks) Short- hand and Typewriting,	-	4 00
For Double Term,	- -	5 00
For Combined Course (24 weeks)		14 00

After the first supply all additional small stationery — such as paper, pens, ink, &c., are extra, and may be purchased from us or from the stationers in the city. When purchased from us they must be paid for at the time of receiving them.

EXAMINATION FEE to cover cost of final examination is One Dollar.



